

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 56,826 | 3,471,795 | 6.109 | | | 56,826 | | | 4 | 4 | 58 | 66 |
| 2011 | 57,771 | 3,753,277 | 6.496 | | | 57,771 | 6 | | 2 | 14 | 59 | 81 |
| 2012 | 62,735 | 9,164,766 | 14.608 | | | 62,735 | 1 | | 9 | 14 | 45 | 69 |
| 2013 | 67,697 | 6,398,385 | 9.451 | | | 67,697 | 1 | 1 | 6 | 10 | 49 | 67 |
| 2014 | 73,608 | 7,330,546 | 9.958 | | | 73,608 | 1 | | 4 | 12 | 66 | 83 |
| TOTAL | 318,637 | 30,118,769 | 9.452 | | | 318,637 | 9 | 1 | 25 | 54 | 277 | 366 |
| O.D. | | 640,879 | .201 | | | | | | 1 | | 2 | 3 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 689,453 | 186,741 | 352,836 | | | 999,064 | 88,423 | 919,384 | 235,894 |
| 2011 | 577,661 | | 301,641 | 612,244 | 486,960 | 441,810 | | 137,584 | 212,522 | 715,309 | 267,546 |
| 2012 | 821,460 | | 1,627,586 | 831,919 | 788,579 | 249,847 | | 2,579,286 | 1,512,367 | 607,173 | 146,549 |
| 2013 | 3,000 | 616,202 | 898,705 | 188,654 | 574,383 | | 2,250,000 | 498,217 | 264,996 | 886,157 | 218,071 |
| 2014 | 250,001 | | 792,486 | 850,443 | 885,544 | 303,001 | | 738,578 | 1,680,506 | 1,693,288 | 136,699 |
| TOTAL | 1,652,122 | 616,202 | 4,309,871 | 2,670,001 | 3,088,302 | 994,658 | 2,250,000 | 4,952,729 | 3,758,814 | 4,821,311 | 1,004,759 |
| O.D. | | | 291,194 | | 3,820 | | | 314,228 | | 20,371 | 11,266 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|-------------------|------------------|------------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 831,109 | 261,437 | 518,670 | | | 1,667,358 | 126,356 | 1,295,414 | 233,063 |
| 2011 | 803,674 | 3,138 | 450,707 | 812,504 | 703,924 | 585,608 | 8,302 | 308,692 | 273,247 | 948,236 | 259,787 |
| 2012 | 643,099 | 19,519 | 2,177,318 | 1,100,161 | 1,054,136 | 563,413 | 102,202 | 4,635,750 | 1,827,736 | 836,034 | 144,644 |
| 2013 | 5,267 | 165,562 | 1,356,914 | 337,317 | 719,842 | 5,977 | 912,749 | 1,314,131 | 389,903 | 985,684 | 213,710 |
| 2014 | 319,397 | 44,040 | 2,434,679 | 1,246,518 | 1,026,200 | 236,903 | 267,894 | 3,227,221 | 1,523,692 | 1,444,933 | 134,785 |
| TOTAL | 1,771,437 | 232,259 | 7,250,727 | 3,757,937 | 4,022,772 | 1,391,901 | 1,291,147 | 11,153,152 | 4,140,934 | 5,510,301 | 985,989 |
| O.D. | 69 | 2,790 | 369,589 | 6,618 | 16,124 | 3,834 | 12,258 | 617,637 | 12,321 | 34,904 | 11,126 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 24,096,800 | 17,501,911 | 997,115 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -11,347,188 | -4,790,402 | 5,748 | |
| TOTAL LOSSES | 12,749,612 | 12,711,509 | 1,002,863 | |
| EXPECTED LOSSES | 23,018,336 | 13,723,696 | 1,437,052 | |
| CREDIBILITY | .07 | .20 | .31 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 4.001 | 3.989 | .315 | 8.305 |
| INDICATED (POST-TEST) | 5.085 | 5.070 | .400 | 10.555 |
| PRES. ON RATE LEVEL | 7.286 | 4.344 | .455 | 12.085 |
| DERIVED BY FORMULA | 7.132 | 4.489 | .438 | 12.059 |
| UNDERLYING PRES. RATE | 7.224 | 4.307 | .451 | 11.982 |
| PROPOSED | 7.132 | 4.489 | .438 | 12.059 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 11.493 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 11.49 | MINIMUM PREMIUM | |
| MAN. RATES | 12.76 | 11.20 | 11.88 | + 11.49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 48,740 | 3,542,938 | 7.269 | 1 | | 3 | 6 | 38 | 48 | |
| 2011 | 51,699 | 2,295,338 | 4.439 | 2 | | 2 | 5 | 27 | 36 | |
| 2012 | 54,123 | 2,166,822 | 4.003 | 1 | | 1 | 3 | 25 | 30 | |
| 2013 | 58,928 | 1,161,619 | 1.971 | | | | 7 | 27 | 34 | |
| 2014 | 66,032 | 4,808,951 | 7.282 | | | 1 | 7 | 30 | 38 | |
| TOTAL | 279,522 | 13,975,668 | 5.000 | 4 | | 7 | 28 | 147 | 186 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 505,317 | | 417,962 | 259,823 | 304,809 | 72,262 | | 353,870 | 1,033,587 | 471,762 | 123,546 |
| 2011 | 432,925 | | 340,408 | 131,404 | 148,125 | 3,584 | | 346,478 | 206,273 | 553,059 | 133,082 |
| 2012 | 971,581 | | 176,772 | 208,855 | 95,308 | | | 70,512 | 197,002 | 295,649 | 151,143 |
| 2013 | | | | 418,645 | 163,359 | | | | 242,639 | 210,665 | 126,311 |
| 2014 | | | 287,464 | 223,952 | 326,838 | | | 3,076,900 | 218,314 | 478,039 | 197,444 |
| TOTAL | 1,909,823 | | 1,222,606 | 1,242,679 | 1,038,439 | 75,846 | | 3,847,760 | 1,897,815 | 2,009,174 | 731,526 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 784,252 | | 573,862 | 331,947 | 448,068 | 236,152 | | 801,870 | 1,126,011 | 664,710 | 122,063 |
| 2011 | 602,310 | 3,268 | 463,520 | 176,854 | 217,914 | 4,750 | 20,142 | 730,137 | 265,563 | 737,425 | 129,223 |
| 2012 | 1,064,722 | 2,770 | 274,410 | 265,978 | 130,129 | 860 | 5,429 | 203,478 | 241,514 | 353,933 | 149,178 |
| 2013 | 43 | 3,307 | 273,690 | 475,912 | 212,160 | 602 | 4,557 | 174,080 | 253,711 | 237,687 | 123,785 |
| 2014 | 124 | 9,579 | 572,774 | 364,669 | 338,027 | 2,471 | 121,136 | 1,225,471 | 331,724 | 414,957 | 194,680 |
| TOTAL | 2,451,451 | 18,924 | 2,158,256 | 1,615,360 | 1,346,298 | 244,835 | 151,264 | 3,135,036 | 2,218,523 | 2,408,712 | 718,929 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,159,766 | 7,588,893 | 718,929 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,211,922 | -1,646,983 | 2,614 | |
| TOTAL LOSSES | 5,947,844 | 5,941,910 | 721,543 | |
| EXPECTED LOSSES | 4,494,714 | 4,726,716 | 645,696 | |
| CREDIBILITY | .06 | .18 | .28 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.128 | 2.126 | .258 | 4.512 |
| INDICATED (POST-TEST) | 2.705 | 2.702 | .328 | 5.735 |
| PRES. ON RATE LEVEL | 1.622 | 1.705 | .233 | 3.560 |
| DERIVED BY FORMULA | 1.687 | 1.884 | .260 | 3.831 |
| UNDERLYING PRES. RATE | 1.608 | 1.691 | .231 | 3.530 |
| PROPOSED | 1.687 | 1.884 | .260 | 3.831 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.651 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.65 | MINIMUM PREMIUM | |
| MAN. RATES | 3.45 | 3.30 | 3.50 | + 3.65 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,718 | 1,079,030 | 6.090 | | | 17,718 | | | 2 | 4 | 14 | 20 |
| 2011 | 16,946 | 790,316 | 4.663 | | | 16,946 | | | | 4 | 18 | 22 |
| 2012 | 16,968 | 1,878,818 | 11.072 | | | 16,968 | | 1 | | 2 | 14 | 17 |
| 2013 | 17,793 | 905,842 | 5.091 | | | 17,793 | | | | 1 | 26 | 27 |
| 2014 | 17,470 | 353,657 | 2.024 | | | 17,470 | | | | | 12 | 12 |
| TOTAL | 86,895 | 5,007,663 | 5.763 | | | 86,895 | | | 3 | 11 | 84 | 98 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|----------------|----------------|------------------|---------|---------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 326,169 | 61,927 | 229,525 | | | 250,053 | 19,796 | 166,036 | 25,524 |
| 2011 | | | | 135,355 | 329,260 | | | | 84,528 | 189,128 | 52,045 |
| 2012 | | | 194,504 | 140,845 | 63,833 | | | 728,307 | 643,685 | 81,266 | 26,378 |
| 2013 | | | | 64,851 | 461,598 | | | | 39,662 | 314,911 | 24,820 |
| 2014 | | | | | 165,114 | | | | | 161,175 | 27,368 |
| TOTAL | | | 520,673 | 402,978 | 1,249,330 | | | 978,360 | 787,671 | 912,516 | 156,135 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|--------------|----------------|----------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 447,830 | 86,698 | 337,402 | | | 566,620 | 28,288 | 233,946 | 25,218 |
| 2011 | | 150 | 16,778 | 182,715 | 469,572 | | 116 | 10,244 | 106,591 | 250,517 | 50,536 |
| 2012 | 26 | 1,782 | 174,028 | 179,153 | 86,871 | 5,048 | 23,671 | 976,094 | 750,847 | 131,428 | 26,035 |
| 2013 | 20 | 2,023 | 151,096 | 135,653 | 516,678 | 238 | 1,727 | 71,556 | 72,619 | 333,277 | 24,324 |
| 2014 | 20 | 2,452 | 141,516 | 84,474 | 150,750 | 126 | 2,970 | 72,884 | 47,348 | 115,852 | 26,985 |
| TOTAL | 66 | 6,407 | 931,248 | 668,693 | 1,561,273 | 5,412 | 28,484 | 1,697,398 | 1,005,693 | 1,065,020 | 153,098 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,669,015 | 4,300,679 | 153,098 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -936,154 | -574,892 | 597 | |
| TOTAL LOSSES | 1,732,861 | 3,725,787 | 153,695 | |
| EXPECTED LOSSES | 1,869,111 | 1,623,198 | 162,494 | |
| CREDIBILITY | .03 | .08 | .13 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.994 | 4.288 | .177 | 6.459 |
| INDICATED (POST-TEST) | 2.534 | 5.450 | .225 | 8.209 |
| PRES. ON RATE LEVEL | 2.169 | 1.884 | .189 | 4.242 |
| DERIVED BY FORMULA | 2.180 | 2.169 | .194 | 4.543 |
| UNDERLYING PRES. RATE | 2.151 | 1.868 | .187 | 4.206 |
| PROPOSED | 2.180 | 2.169 | .194 | 4.543 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.329 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.33 | MINIMUM PREMIUM | |
| MAN. RATES | 4.13 | 3.93 | 4.17 | + 4.33 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 192,211 | 10,466,945 | 5.445 | 1 | | 17 | 25 | 77 | 120 |
| 2011 | 193,449 | 5,266,018 | 2.722 | 1 | | 5 | 14 | 68 | 88 |
| 2012 | 199,408 | 7,590,587 | 3.806 | | | 11 | 21 | 72 | 104 |
| 2013 | 211,416 | 7,336,464 | 3.470 | | | 6 | 16 | 88 | 110 |
| 2014 | 225,360 | 3,624,549 | 1.608 | | | | 12 | 88 | 100 |
| TOTAL | 1,021,844 | 34,284,563 | 3.355 | 2 | | 39 | 88 | 393 | 522 |
| O.D. | | 5,888 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 123,585 | | 3,520,846 | 1,134,538 | 773,883 | 15,279 | | 2,725,564 | 943,475 | 760,712 | 469,063 |
| 2011 | 91,993 | | 889,389 | 354,939 | 982,677 | 380 | | 662,273 | 759,060 | 1,066,553 | 458,754 |
| 2012 | | | 1,595,016 | 828,829 | 1,090,359 | | | 1,518,994 | 936,940 | 1,107,215 | 513,234 |
| 2013 | | | 973,049 | 731,203 | 1,078,939 | | | 2,311,506 | 528,007 | 1,238,839 | 474,921 |
| 2014 | | | | 442,665 | 1,393,012 | | | | 209,453 | 1,113,207 | 466,212 |
| TOTAL | 215,578 | | 6,978,300 | 3,492,174 | 5,318,870 | 15,659 | | 7,218,337 | 3,376,935 | 5,286,526 | 2,382,184 |
| O.D. | | | | | | | | | | | 5,888 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 191,804 | | 4,556,715 | 1,588,353 | 1,137,609 | 49,932 | | 5,544,904 | 1,348,226 | 1,071,842 | 463,434 |
| 2011 | 127,986 | 8,777 | 1,226,815 | 486,781 | 1,416,505 | 504 | 38,522 | 1,428,158 | 955,360 | 1,426,695 | 445,450 |
| 2012 | 373 | 20,410 | 2,271,492 | 1,114,187 | 1,427,649 | 18,077 | 70,028 | 3,201,703 | 1,174,692 | 1,375,502 | 506,562 |
| 2013 | 347 | 16,004 | 1,660,293 | 989,841 | 1,311,367 | 10,134 | 44,289 | 2,090,780 | 706,115 | 1,392,084 | 465,423 |
| 2014 | 268 | 27,948 | 1,678,999 | 1,092,713 | 1,338,974 | 1,216 | 36,148 | 700,013 | 456,928 | 822,970 | 459,685 |
| TOTAL | 320,778 | 73,139 | 11,394,314 | 5,271,875 | 6,632,104 | 79,863 | 188,987 | 12,965,558 | 4,641,321 | 6,089,093 | 2,340,554 |
| O.D. | | | | | | | | | | | 5,803 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 25,022,639 | 22,634,393 | 2,346,357 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -7,080,495 | -6,552,885 | 10,151 | | | |
| TOTAL LOSSES | 17,942,144 | 16,081,508 | 2,356,508 | | | |
| EXPECTED LOSSES | 14,275,162 | 18,669,089 | 2,615,920 | | | |
| CREDIBILITY | .15 | .43 | .66 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.756 | 1.574 | .231 | 3.561 | | |
| INDICATED (POST-TEST) | 2.232 | 2.001 | .294 | 4.527 | | |
| PRES. ON RATE LEVEL | 1.409 | 1.843 | .258 | 3.510 | | |
| DERIVED BY FORMULA | 1.532 | 1.911 | .282 | 3.725 | | |
| UNDERLYING PRES. RATE | 1.397 | 1.827 | .256 | 3.480 | | |
| PROPOSED | 1.532 | 1.911 | .282 | 3.725 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.550 |
| IND. RATES | | | | 3.55 | MINIMUM PREMIUM | |
| MAN. RATES | 3.30 | 3.25 | 3.45 | + 3.55 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,571 | 186,363 | 3.345 | | | 5,571 | | | | 2 | 14 | 16 |
| 2011 | 6,373 | 3,799,257 | 59.614 | | | 6,373 | 1 | | 3 | 3 | 15 | 22 |
| 2012 | 5,363 | 2,497,243 | 46.564 | | | 5,363 | 1 | | 1 | 2 | 10 | 14 |
| 2013 | 5,209 | 392,747 | 7.539 | | | 5,209 | | | | 2 | 7 | 9 |
| 2014 | 5,215 | 1,173,019 | 22.493 | | | 5,215 | | | 1 | 2 | 8 | 11 |
| TOTAL | 27,731 | 8,048,629 | 29.024 | | | 27,731 | 2 | | 5 | 11 | 54 | 72 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|------------------|---------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 28,991 | 42,631 | | | | 35,969 | 53,263 | 25,509 |
| 2011 | 193,359 | | 868,959 | 66,289 | 81,044 | | | 1,952,615 | 397,156 | 231,463 | 8,372 |
| 2012 | 291,969 | | 298,900 | 52,658 | 116,719 | | | 275,000 | 320,529 | 1,120,743 | 20,725 |
| 2013 | | | | 123,698 | 42,275 | | | | 145,675 | 74,648 | 6,451 |
| 2014 | | | 201,260 | 144,604 | 87,875 | | | 525,593 | 80,000 | 109,280 | 24,407 |
| TOTAL | 485,328 | | 1,369,119 | 416,240 | 370,544 | | | 2,753,208 | 979,329 | 1,589,397 | 85,464 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|----------------|----------------|--------------|----------------|------------------|------------------|------------------|---------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,588 | 62,668 | | | | 51,399 | 75,046 | 25,203 |
| 2011 | 269,012 | 4,978 | 706,404 | 91,619 | 125,158 | | 36,875 | 1,344,087 | 498,388 | 320,386 | 8,129 |
| 2012 | 352,621 | 3,247 | 399,218 | 77,385 | 148,333 | 3,354 | 15,840 | 676,459 | 427,130 | 1,234,729 | 20,456 |
| 2013 | 13 | 952 | 79,380 | 139,770 | 56,050 | 340 | 2,563 | 96,551 | 146,575 | 88,301 | 6,322 |
| 2014 | 192 | 8,011 | 426,510 | 190,295 | 125,279 | 1,939 | 103,520 | 925,096 | 137,342 | 134,610 | 24,065 |
| TOTAL | 621,838 | 17,188 | 1,611,512 | 539,657 | 517,488 | 5,633 | 158,798 | 3,042,193 | 1,260,834 | 1,853,072 | 84,175 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 5,457,162 | 4,171,051 | 84,175 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,592,014 | -641,092 | 346 | |
| TOTAL LOSSES | 3,865,148 | 3,529,959 | 84,521 | |
| EXPECTED LOSSES | 3,163,830 | 1,797,246 | 98,722 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 13.938 | 12.729 | .305 | 26.972 |
| INDICATED (POST-TEST) | 17.715 | 16.179 | .388 | 34.282 |
| PRES. ON RATE LEVEL | 11.507 | 6.537 | .359 | 18.403 |
| DERIVED BY FORMULA | 11.569 | 6.923 | .361 | 18.853 |
| UNDERLYING PRES. RATE | 11.409 | 6.481 | .356 | 18.246 |
| PROPOSED | 11.569 | 6.923 | .361 | 18.853 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 17.968 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 17.97 | MINIMUM PREMIUM | |
| MAN. RATES | 18.93 | 17.06 | 18.09 | + 17.97 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|----------|-----------|-----------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 49,379 | 978,734 | 1.982 | | | 49,379 | | | 2 | 1 | 15 | 18 |
| 2011 | 49,520 | 6,601,822 | 13.331 | | | 49,520 | | 1 | 3 | 6 | 23 | 33 |
| 2012 | 48,504 | 848,899 | 1.750 | | | 48,504 | | | 1 | 1 | 18 | 20 |
| 2013 | 48,714 | 648,683 | 1.331 | | | 48,714 | | | | 6 | 22 | 28 |
| 2014 | 55,061 | 581,568 | 1.056 | | | 55,061 | | | | 1 | 16 | 17 |
| TOTAL | 251,178 | 9,659,706 | 3.846 | | | 251,178 | | 1 | 6 | 15 | 94 | 116 |
| O.D. | | 1,237 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|----------------|----------------|---------|------------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 333,176 | 1,883 | 58,458 | | | 373,378 | 19,289 | 129,517 | 63,033 |
| 2011 | | 314,333 | 550,580 | 246,859 | 260,002 | | 4,627,139 | 98,887 | 92,167 | 312,737 | 99,118 |
| 2012 | | | 212,253 | 58,406 | 121,318 | | | 70,000 | 64,207 | 181,300 | 141,415 |
| 2013 | | | | 27,944 | 295,227 | | | | 81,794 | 152,324 | 91,394 |
| 2014 | | | | 3,571 | 118,117 | | | | 12,177 | 343,864 | 103,839 |
| TOTAL | | 314,333 | 1,096,009 | 338,663 | 853,122 | | 4,627,139 | 542,265 | 269,634 | 1,119,742 | 498,799 |
| O.D. | | | | | | | | | | | 1,237 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------------|------------------|----------------|------------------|--------------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 457,451 | 2,636 | 85,932 | | | 846,074 | 27,564 | 182,490 | 62,277 |
| 2011 | | 41,308 | 753,718 | 331,384 | 381,859 | | 894,040 | 247,314 | 119,001 | 416,118 | 96,244 |
| 2012 | 50 | 2,454 | 291,504 | 83,180 | 159,301 | 853 | 3,711 | 163,263 | 84,718 | 216,054 | 139,577 |
| 2013 | 12 | 1,193 | 89,101 | 72,128 | 329,447 | 252 | 1,818 | 71,183 | 94,556 | 165,478 | 89,566 |
| 2014 | 16 | 1,802 | 105,145 | 63,500 | 108,395 | 288 | 7,244 | 166,922 | 108,572 | 248,498 | 102,385 |
| TOTAL | 78 | 46,757 | 1,696,919 | 552,828 | 1,064,934 | 1,393 | 906,813 | 1,494,756 | 434,411 | 1,228,638 | 490,049 |
| O.D. | | | | | | | | | | | 1,211 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,146,716 | 3,280,811 | 491,260 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,464,816 | -1,090,402 | 1,889 | |
| TOTAL LOSSES | 2,681,900 | 2,190,409 | 493,149 | |
| EXPECTED LOSSES | 2,943,806 | 3,099,537 | 492,309 | |
| CREDIBILITY | .06 | .17 | .26 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.068 | .872 | .196 | 2.136 |
| INDICATED (POST-TEST) | 1.357 | 1.108 | .249 | 2.714 |
| PRES. ON RATE LEVEL | 1.181 | 1.245 | .198 | 2.624 |
| DERIVED BY FORMULA | 1.192 | 1.222 | .211 | 2.625 |
| UNDERLYING PRES. RATE | 1.172 | 1.234 | .196 | 2.602 |
| PROPOSED | 1.192 | 1.222 | .211 | 2.625 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.501 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.50 | MINIMUM PREMIUM | |
| MAN. RATES | 2.73 | 2.43 | 2.58 | + 2.50 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 409,832 | 16,133,444 | 3.936 | 1 | 1 | 16 | 56 | 282 | 356 |
| 2011 | 451,454 | 26,965,969 | 5.973 | 1 | | 16 | 68 | 281 | 366 |
| 2012 | 461,133 | 16,017,801 | 3.473 | 1 | | 13 | 70 | 329 | 413 |
| 2013 | 502,559 | 23,176,695 | 4.611 | | | 22 | 66 | 282 | 370 |
| 2014 | 549,299 | 19,575,390 | 3.563 | 2 | | 7 | 67 | 305 | 381 |
| TOTAL | 2,374,277 | 101,869,299 | 4.291 | 5 | 1 | 74 | 327 | 1479 | 1886 |
| O.D. | | 131,946 | .005 | | | | 1 | 5 | 6 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|---------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 62,557 | 109,747 | 2,902,998 | 2,358,944 | 2,015,256 | 1,940 | 53,825 | 3,252,719 | 1,705,974 | 2,433,050 | 1,236,434 |
| 2011 | 64,000 | | 3,359,250 | 2,771,427 | 2,043,836 | | | 12,771,405 | 2,385,878 | 2,238,343 | 1,331,830 |
| 2012 | 5,379 | | 2,147,402 | 3,117,067 | 2,673,567 | 454,257 | | 1,007,432 | 2,007,380 | 3,334,770 | 1,270,547 |
| 2013 | | | 4,234,522 | 2,905,408 | 2,515,652 | | | 6,100,143 | 2,410,831 | 3,836,537 | 1,173,602 |
| 2014 | 252,568 | | 1,169,796 | 2,825,924 | 3,745,197 | 235,267 | | 1,868,400 | 3,205,759 | 4,967,920 | 1,304,559 |
| TOTAL | 384,504 | 109,747 | 13,813,968 | 13,978,770 | 12,993,508 | 691,464 | 53,825 | 25,000,099 | 11,715,822 | 16,810,620 | 6,316,972 |
| O.D. | | | | 53,400 | 11,087 | | | | 31,462 | 9,920 | 26,077 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 97,088 | 199,630 | 3,808,727 | 3,302,520 | 2,962,420 | 6,340 | 120,514 | 5,977,143 | 2,437,834 | 3,428,160 | 1,221,597 |
| 2011 | 89,040 | 29,238 | 4,181,244 | 3,685,817 | 2,986,559 | | 186,273 | 6,816,858 | 2,999,529 | 3,033,124 | 1,293,207 |
| 2012 | 5,084 | 38,390 | 3,582,774 | 4,027,696 | 3,462,944 | 1,072,397 | 66,915 | 2,658,085 | 2,487,721 | 3,992,371 | 1,254,030 |
| 2013 | 1,451 | 61,642 | 6,717,553 | 3,707,875 | 3,280,917 | 47,277 | 202,974 | 9,621,407 | 3,037,024 | 4,458,109 | 1,150,130 |
| 2014 | 323,653 | 126,218 | 7,380,919 | 4,455,795 | 3,976,596 | 192,305 | 543,216 | 6,998,179 | 3,516,855 | 4,017,972 | 1,286,295 |
| TOTAL | 516,316 | 455,118 | 25,671,217 | 19,179,703 | 16,669,436 | 1,318,319 | 1,119,892 | 32,071,672 | 14,478,963 | 18,929,736 | 6,205,259 |
| O.D. | 11 | 1,045 | 68,018 | 51,516 | 18,217 | 63 | 2,534 | 34,020 | 22,426 | 10,551 | 25,523 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 61,258,225 | 69,360,548 | 6,230,782 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -20,621,126 | -18,823,455 | 33,553 | |
| TOTAL LOSSES | 40,637,099 | 50,537,093 | 6,264,335 | |
| EXPECTED LOSSES | 41,858,503 | 53,919,830 | 8,381,197 | |
| CREDIBILITY | .25 | .75 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.712 | 2.129 | .264 | 4.105 |
| INDICATED (POST-TEST) | 2.176 | 2.706 | .336 | 5.218 |
| PRES. ON RATE LEVEL | 1.778 | 2.291 | .356 | 4.425 |
| DERIVED BY FORMULA | 1.878 | 2.602 | .336 | 4.816 |
| UNDERLYING PRES. RATE | 1.763 | 2.271 | .353 | 4.387 |
| PROPOSED | 1.878 | 2.602 | .336 | 4.816 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.590 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.59 | MINIMUM PREMIUM | |
| MAN. RATES | 4.32 | 4.10 | 4.35 | + 4.59 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 35,011 | 871,503 | 2.489 | | | 35,011 | | | 1 | 5 | 25 | 31 |
| 2011 | 36,485 | 993,986 | 2.724 | | | 36,485 | | | 2 | 5 | 18 | 25 |
| 2012 | 35,611 | 608,664 | 1.709 | | | 35,611 | | | | 7 | 15 | 22 |
| 2013 | 35,710 | 683,021 | 1.912 | | | 35,710 | | | | 6 | 21 | 27 |
| 2014 | 37,100 | 548,472 | 1.478 | | | 37,100 | | | | 4 | 12 | 16 |
| TOTAL | 179,917 | 3,705,646 | 2.060 | | | 179,917 | | | 3 | 27 | 91 | 121 |
| O.D. | | 6,723 | .003 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 115,408 | 55,062 | 319,275 | | | 27,682 | 57,607 | 217,194 | 79,275 |
| 2011 | | | 314,284 | 130,219 | 131,036 | | | 92,182 | 53,226 | 122,703 | 150,336 |
| 2012 | | | | 170,647 | 65,080 | | | | 196,872 | 109,813 | 66,252 |
| 2013 | | | | 133,546 | 151,033 | | | | 81,377 | 191,606 | 125,459 |
| 2014 | | | | 95,262 | 73,090 | | | | 136,855 | 172,300 | 70,965 |
| TOTAL | | | 429,692 | 584,736 | 739,514 | | | 119,864 | 525,937 | 813,616 | 492,287 |
| O.D. | | | | | | | | | | | 6,723 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|------------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 158,455 | 77,087 | 469,335 | | | 62,727 | 82,321 | 306,028 | 78,324 |
| 2011 | | 3,011 | 428,356 | 174,860 | 193,153 | | 5,340 | 193,754 | 68,255 | 163,943 | 145,976 |
| 2012 | | 865 | 39,929 | 213,436 | 84,913 | | 2,431 | 54,852 | 229,410 | 134,755 | 65,391 |
| 2013 | 15 | 1,391 | 111,949 | 165,857 | 177,373 | 266 | 1,955 | 76,972 | 98,515 | 206,683 | 122,950 |
| 2014 | 25 | 2,651 | 167,026 | 119,176 | 81,170 | 365 | 13,444 | 206,386 | 135,507 | 138,755 | 69,971 |
| TOTAL | 40 | 7,918 | 905,715 | 750,416 | 1,005,944 | 631 | 23,170 | 594,691 | 614,008 | 950,164 | 482,612 |
| O.D. | | | | | | | | | | | 6,627 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,532,165 | 3,320,532 | 489,239 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,244,827 | -1,008,926 | 1,767 | |
| TOTAL LOSSES | 287,338 | 2,311,606 | 491,006 | |
| EXPECTED LOSSES | 2,495,450 | 2,855,284 | 474,980 | |
| CREDIBILITY | .05 | .13 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .160 | 1.285 | .273 | 1.718 |
| INDICATED (POST-TEST) | .203 | 1.633 | .347 | 2.183 |
| PRES. ON RATE LEVEL | 1.399 | 1.601 | .266 | 3.266 |
| DERIVED BY FORMULA | 1.339 | 1.605 | .283 | 3.227 |
| UNDERLYING PRES. RATE | 1.387 | 1.587 | .264 | 3.238 |
| PROPOSED | 1.339 | 1.605 | .283 | 3.227 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.075 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.08 | MINIMUM PREMIUM | |
| MAN. RATES | 3.28 | 3.03 | 3.21 | + 3.08 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 7,118 | 40,359 | .566 | | | | | | 2 | 2 |
| 2011 | 10,856 | 508,811 | 4.686 | | | 1 | 1 | | 7 | 9 |
| 2012 | 11,434 | 570,669 | 4.990 | | | 1 | 1 | | 4 | 6 |
| 2013 | 12,095 | 390,669 | 3.230 | | | | | | 3 | 8 |
| 2014 | 10,442 | 430,128 | 4.119 | | | | | | 2 | 6 |
| TOTAL | 51,945 | 1,940,636 | 3.736 | | | 2 | 7 | | 22 | 31 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,671 | | | | | 10,532 | 26,156 |
| 2011 | | | 262,268 | 71,171 | 19,796 | | | 100,878 | 15,763 | 29,096 | 9,839 |
| 2012 | | | 179,100 | 78,780 | 29,400 | | | 35,000 | 157,302 | 70,322 | 20,765 |
| 2013 | | | | 143,589 | 23,402 | | | | 100,805 | 100,486 | 22,387 |
| 2014 | | | | 207,643 | 11,242 | | | | 194,165 | 11,646 | 5,432 |
| TOTAL | | | 441,368 | 501,183 | 87,511 | | | 135,878 | 468,035 | 222,082 | 84,579 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 5,396 | | | | | 14,840 | 25,842 |
| 2011 | | 2,474 | 352,853 | 95,334 | 33,463 | | 5,782 | 206,739 | 20,967 | 40,143 | 9,554 |
| 2012 | 43 | 2,109 | 245,494 | 102,437 | 45,428 | 430 | 3,282 | 111,527 | 183,677 | 88,609 | 20,495 |
| 2013 | 12 | 1,022 | 85,746 | 158,605 | 36,588 | 259 | 1,941 | 74,320 | 106,850 | 112,357 | 21,939 |
| 2014 | 40 | 3,591 | 237,176 | 184,019 | 41,721 | 342 | 14,772 | 187,541 | 123,854 | 29,511 | 5,356 |
| TOTAL | 95 | 9,196 | 921,269 | 540,395 | 162,596 | 1,031 | 25,777 | 580,127 | 435,348 | 285,460 | 83,186 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,537,495 | 1,423,799 | 83,186 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,679,083 | -657,391 | 382 | |
| TOTAL LOSSES | | 766,408 | 83,568 | |
| EXPECTED LOSSES | 3,424,215 | 1,871,059 | 101,292 | |
| CREDIBILITY | .02 | .06 | .09 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.475 | .161 | 1.636 |
| INDICATED (POST-TEST) | .000 | 1.875 | .205 | 2.080 |
| PRES. ON RATE LEVEL | 6.649 | 3.633 | .196 | 10.478 |
| DERIVED BY FORMULA | 6.516 | 3.528 | .197 | 10.241 |
| UNDERLYING PRES. RATE | 6.592 | 3.602 | .195 | 10.389 |
| PROPOSED | 6.516 | 3.528 | .197 | 10.241 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 9.760 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 9.76 | MINIMUM PREMIUM | |
| MAN. RATES | 11.13 | 9.71 | 10.30 | + 9.76 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,066 | 537,460 | 1.308 | | | | 2 | 21 | 23 |
| 2011 | 41,369 | 870,941 | 2.105 | | | 1 | 4 | 21 | 26 |
| 2012 | 45,172 | 1,506,414 | 3.334 | | | | 8 | 17 | 25 |
| 2013 | 45,788 | 700,118 | 1.529 | | | 1 | 1 | 18 | 20 |
| 2014 | 49,131 | 530,196 | 1.079 | | | | 1 | 21 | 22 |
| TOTAL | 222,526 | 4,145,129 | 1.863 | | | 2 | 16 | 98 | 116 |
| O.D. | | 1,248 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 125,668 | 92,568 | | | | 20,582 | 238,227 | 60,415 |
| 2011 | | | 163,991 | 148,105 | 105,525 | | | 28,447 | 136,687 | 215,994 | 72,192 |
| 2012 | | | | 395,396 | 56,978 | | | | 908,755 | 69,141 | 76,144 |
| 2013 | | | 142,440 | 57,950 | 175,276 | | | 40,000 | 7,500 | 218,735 | 58,217 |
| 2014 | | | | 97,544 | 123,244 | | | | 25,000 | 157,093 | 127,315 |
| TOTAL | | | 306,431 | 824,663 | 553,591 | | | 68,447 | 1,098,524 | 899,190 | 394,283 |
| O.D. | | | | | | | | | | | 1,248 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|------------------|----------------|------------|---------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 175,935 | 136,074 | | | | 29,412 | 335,661 | 59,690 |
| 2011 | | 1,608 | 229,460 | 196,942 | 154,424 | | 1,757 | 73,043 | 171,334 | 287,067 | 70,098 |
| 2012 | | 1,883 | 84,292 | 489,371 | 81,271 | | 10,614 | 228,996 | 1,036,753 | 111,651 | 75,154 |
| 2013 | 52 | 2,278 | 247,568 | 95,563 | 209,251 | 519 | 2,349 | 111,861 | 34,531 | 232,700 | 57,053 |
| 2014 | 32 | 3,428 | 212,516 | 146,794 | 127,305 | 166 | 4,749 | 94,512 | 61,660 | 115,641 | 125,533 |
| TOTAL | 84 | 9,197 | 773,836 | 1,104,605 | 708,325 | 685 | 19,469 | 508,412 | 1,333,690 | 1,082,720 | 387,528 |
| O.D. | | | | | | | | | | | 1,225 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,311,683 | 4,229,340 | 388,753 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,044,634 | -876,071 | 1,358 | | | |
| TOTAL LOSSES | 267,049 | 3,353,269 | 390,111 | | | |
| EXPECTED LOSSES | 2,111,771 | 2,498,967 | 349,366 | | | |
| CREDIBILITY | .05 | .15 | .24 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .120 | 1.507 | .175 | 1.802 | | |
| INDICATED (POST-TEST) | .153 | 1.915 | .222 | 2.290 | | |
| PRES. ON RATE LEVEL | .957 | 1.133 | .158 | 2.248 | | |
| DERIVED BY FORMULA | .917 | 1.250 | .173 | 2.340 | | |
| UNDERLYING PRES. RATE | .949 | 1.123 | .157 | 2.229 | | |
| PROPOSED | .898 | 1.223 | .169 | 2.290 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.182 |
| IND. RATES | | | | 2.18 | MINIMUM PREMIUM | |
| MAN. RATES | 2.20 | 2.08 | 2.21 | + 2.18 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,378 | 215,186 | 1,608 | | | | 1 | 5 | 6 |
| 2011 | 14,871 | 128,898 | .866 | | | | 1 | 4 | 5 |
| 2012 | 18,656 | 96,537 | .517 | | | | 1 | 5 | 6 |
| 2013 | 15,380 | 1,219,754 | 7.930 | | | 1 | 1 | 8 | 10 |
| 2014 | 16,243 | 86,067 | .529 | | | | 1 | 3 | 4 |
| TOTAL | 78,528 | 1,746,442 | 2.224 | | | | 1 | 5 | 31 |
| O.D. | | 175,205 | .223 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 112,011 | 45,887 | | | | 16,119 | 31,187 | 9,982 |
| 2011 | | | | 26,877 | 17,481 | | | | 30,763 | 34,035 | 19,742 |
| 2012 | | | | 12,031 | 40,785 | | | | 6,726 | 27,413 | 9,582 |
| 2013 | | | 215,752 | 35,346 | 80,302 | | | 799,906 | 8,770 | 70,817 | 8,861 |
| 2014 | | | | 12,268 | 23,430 | | | | 13,365 | 28,089 | 8,915 |
| TOTAL | | | 215,752 | 198,533 | 207,885 | | | 799,906 | 75,743 | 191,541 | 57,082 |
| O.D. | | | 131,455 | | | | | 43,750 | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 156,815 | 67,455 | | | | 23,034 | 43,943 | 9,862 |
| 2011 | | 12 | 2,120 | 35,523 | 25,129 | | 19 | 3,224 | 38,264 | 45,283 | 19,169 |
| 2012 | | 113 | 5,987 | 17,042 | 50,542 | | 115 | 3,181 | 9,037 | 32,192 | 9,457 |
| 2013 | 49 | 1,779 | 207,998 | 57,478 | 102,054 | 5,118 | 19,395 | 972,457 | 56,661 | 108,355 | 8,684 |
| 2014 | 5 | 542 | 33,523 | 22,519 | 23,253 | 45 | 1,519 | 25,244 | 16,542 | 21,644 | 8,790 |
| TOTAL | 54 | 2,446 | 249,628 | 289,377 | 268,433 | 5,163 | 21,048 | 1,004,106 | 143,538 | 251,417 | 55,962 |
| O.D. | 107 | 2,991 | 133,378 | 14,670 | 16,011 | 150 | 8,421 | 70,608 | 4,903 | 4,175 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,498,100 | 992,524 | 55,962 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -685,099 | -305,777 | 253 | |
| TOTAL LOSSES | 813,001 | 686,747 | 56,215 | |
| EXPECTED LOSSES | 1,393,872 | 870,875 | 67,534 | |
| CREDIBILITY | .03 | .08 | .12 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.035 | .875 | .072 | 1.982 |
| INDICATED (POST-TEST) | 1.315 | 1.112 | .092 | 2.519 |
| PRES. ON RATE LEVEL | 1.803 | 1.126 | .087 | 3.016 |
| DERIVED BY FORMULA | 1.788 | 1.125 | .088 | 3.001 |
| UNDERLYING PRES. RATE | 1.775 | 1.109 | .086 | 2.970 |
| PROPOSED | 1.788 | 1.125 | .088 | 3.001 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.471 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.47 | MINIMUM PREMIUM | |
| MAN. RATES | 3.25 | 3.12 | 3.31 | + 3.47 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 204,507 | 3,424,524 | 1.674 | 2 | | 8 | 9 | 34 | 53 |
| 2011 | 246,596 | 5,298,023 | 2.148 | 1 | | 10 | 8 | 47 | 66 |
| 2012 | 251,572 | 3,252,848 | 1.293 | 1 | | 3 | 7 | 31 | 42 |
| 2013 | 265,431 | 2,580,346 | .972 | 1 | | 4 | 13 | 34 | 52 |
| 2014 | 267,423 | 3,214,210 | 1.201 | | | 3 | 8 | 27 | 38 |
| TOTAL | 1,235,529 | 17,769,951 | 1.438 | 5 | | 28 | 45 | 173 | 251 |
| O.D. | | 2,096 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|----------------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 305,876 | | 1,526,128 | 196,212 | 249,266 | | | 535,939 | 110,243 | 315,093 | 185,767 |
| 2011 | 442,639 | | 2,540,877 | 314,067 | 438,269 | 3,380 | | 707,140 | 173,043 | 472,995 | 205,613 |
| 2012 | 702,700 | | 865,197 | 321,654 | 213,549 | 224,000 | | 396,122 | 47,273 | 305,550 | 176,803 |
| 2013 | 3,000 | | 821,216 | 263,911 | 264,507 | 488 | | 463,417 | 354,580 | 234,045 | 175,182 |
| 2014 | | | 676,977 | 267,113 | 236,597 | | | 1,025,628 | 173,509 | 698,952 | 135,434 |
| TOTAL | 1,454,215 | | 6,430,395 | 1,362,957 | 1,402,188 | 227,868 | | 3,128,246 | 858,648 | 2,026,635 | 878,799 |
| O.D. | | | | | | | | | | | 2,096 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 474,720 | | 2,095,374 | 274,697 | 366,420 | | | 1,214,438 | 157,538 | 443,967 | 183,538 |
| 2011 | 615,824 | 23,996 | 3,401,250 | 435,207 | 670,867 | 4,480 | 40,717 | 1,458,657 | 227,802 | 637,002 | 199,650 |
| 2012 | 629,176 | 10,055 | 1,180,374 | 426,361 | 305,855 | 555,725 | 16,373 | 805,772 | 83,480 | 371,907 | 174,505 |
| 2013 | 5,235 | 10,160 | 1,202,364 | 369,150 | 373,917 | 6,455 | 23,423 | 1,098,947 | 398,802 | 299,769 | 171,678 |
| 2014 | 545 | 20,984 | 1,078,838 | 414,519 | 326,534 | 3,456 | 170,981 | 1,695,177 | 397,442 | 593,229 | 133,538 |
| TOTAL | 1,725,500 | 65,195 | 8,958,200 | 1,919,934 | 2,043,593 | 570,116 | 251,494 | 6,272,991 | 1,265,064 | 2,345,874 | 862,909 |
| O.D. | | | | | | | | | | | 2,063 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 17,843,496 | 7,574,465 | 864,972 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -8,980,922 | -3,271,483 | 4,972 | |
| TOTAL LOSSES | 8,862,574 | 4,302,982 | 869,944 | |
| EXPECTED LOSSES | 18,211,697 | 9,328,245 | 1,284,950 | |
| CREDIBILITY | .16 | .48 | .75 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .717 | .348 | .070 | 1.135 |
| INDICATED (POST-TEST) | .911 | .442 | .089 | 1.442 |
| PRES. ON RATE LEVEL | 1.497 | .767 | .105 | 2.369 |
| DERIVED BY FORMULA | 1.403 | .611 | .093 | 2.107 |
| UNDERLYING PRES. RATE | 1.474 | .755 | .104 | 2.333 |
| PROPOSED | 1.403 | .611 | .093 | 2.107 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.44 | MINIMUM PREMIUM | |
| MAN. RATES | 2.86 | 2.45 | 2.60 | + 2.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 54,549 | 1,525,326 | 2.796 | | | 54,549 | | | 1 | 6 | 29 | 36 |
| 2011 | 58,185 | 2,621,991 | 4.506 | | | 58,185 | | | 2 | 7 | 24 | 33 |
| 2012 | 60,978 | 1,781,870 | 2.922 | | | 60,978 | | 1 | | 15 | 37 | 53 |
| 2013 | 63,551 | 1,602,125 | 2.521 | | | 63,551 | | | | 7 | 31 | 38 |
| 2014 | 71,814 | 1,168,991 | 1.627 | | | 71,814 | | | | 4 | 34 | 38 |
| TOTAL | 309,077 | 8,700,303 | 2.815 | | | 309,077 | | 1 | 3 | 39 | 155 | 198 |
| O.D. | | 906 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|----------------|------------------|------------------|---------|---------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 125,709 | 176,476 | 174,988 | | | 45,729 | 566,975 | 325,787 | 109,662 |
| 2011 | | | 338,185 | 335,256 | 433,898 | | | 95,188 | 236,551 | 1,016,119 | 166,794 |
| 2012 | | 50,000 | | 754,342 | 106,038 | | 34,913 | | 523,865 | 204,255 | 108,457 |
| 2013 | | | | 266,315 | 351,213 | | | | 148,820 | 619,299 | 216,478 |
| 2014 | | | | 162,235 | 214,401 | | | | 98,526 | 442,847 | 250,982 |
| TOTAL | | 50,000 | 463,894 | 1,694,624 | 1,280,538 | | 34,913 | 140,917 | 1,574,737 | 2,608,307 | 852,373 |
| O.D. | | | | | | | | | | | 906 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------------|------------------|------------------|------------------|--------------|----------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 172,598 | 247,066 | 257,232 | | | 103,622 | 810,206 | 459,033 | 108,346 |
| 2011 | | 3,392 | 480,155 | 448,455 | 605,562 | | 6,053 | 228,223 | 305,934 | 1,270,002 | 161,957 |
| 2012 | | 84,186 | 167,371 | 933,898 | 151,814 | | 83,824 | 147,117 | 606,033 | 256,164 | 107,047 |
| 2013 | 38 | 2,955 | 235,717 | 337,846 | 409,191 | 618 | 4,515 | 182,069 | 210,022 | 660,241 | 212,148 |
| 2014 | 56 | 5,834 | 361,523 | 248,967 | 220,336 | 515 | 15,538 | 292,747 | 191,209 | 329,051 | 247,468 |
| TOTAL | 94 | 96,367 | 1,417,364 | 2,216,232 | 1,644,135 | 1,133 | 109,930 | 953,778 | 2,123,404 | 2,974,491 | 836,966 |
| O.D. | | | | | | | | | | | 895 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,578,666 | 8,958,262 | 837,861 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,938,276 | -1,608,441 | 3,365 | |
| TOTAL LOSSES | 640,390 | 7,349,821 | 841,226 | |
| EXPECTED LOSSES | 3,934,550 | 4,608,338 | 840,689 | |
| CREDIBILITY | .07 | .19 | .30 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .207 | 2.378 | .272 | 2.857 |
| INDICATED (POST-TEST) | .263 | 3.022 | .346 | 3.631 |
| PRES. ON RATE LEVEL | 1.284 | 1.504 | .274 | 3.062 |
| DERIVED BY FORMULA | 1.213 | 1.792 | .296 | 3.301 |
| UNDERLYING PRES. RATE | 1.273 | 1.491 | .272 | 3.036 |
| PROPOSED | 1.213 | 1.792 | .296 | 3.301 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.146 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.15 | MINIMUM PREMIUM | |
| MAN. RATES | 2.96 | 2.84 | 3.01 | + 3.15 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 90,101 | 2,240,768 | 2.486 | | | 2 | 10 | 51 | 63 |
| 2011 | 94,614 | 2,208,422 | 2.334 | | | 1 | 9 | 56 | 66 |
| 2012 | 98,090 | 1,294,888 | 1.320 | 1 | | | 6 | 53 | 60 |
| 2013 | 103,991 | 3,245,679 | 3.121 | | | 1 | 10 | 68 | 79 |
| 2014 | 111,802 | 2,615,786 | 2.339 | | | 1 | 3 | 71 | 75 |
| TOTAL | 498,598 | 11,605,543 | 2.328 | | | 1 | 5 | 299 | 343 |
| O.D. | | 123,475 | .024 | | | 1 | | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|------------------|------------------|------------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 296,418 | 451,924 | 279,833 | | | 55,020 | 263,157 | 714,701 | 179,715 |
| 2011 | | | 120,248 | 255,187 | 258,958 | | | 94,674 | 518,846 | 788,043 | 172,466 |
| 2012 | 199,001 | | | 118,150 | 168,241 | 210 | | | 77,482 | 513,054 | 218,750 |
| 2013 | | | 123,272 | 527,183 | 422,001 | | | 43,932 | 796,427 | 821,256 | 511,608 |
| 2014 | | | 178,746 | 183,436 | 578,331 | | | 62,356 | 114,363 | 1,209,385 | 289,169 |
| TOTAL | 199,001 | | 718,684 | 1,535,880 | 1,707,364 | 210 | | 255,982 | 1,770,275 | 4,046,439 | 1,371,708 |
| O.D. | 79,295 | | | | | 30,000 | | | | | 14,180 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 406,981 | 632,694 | 411,353 | | | 124,675 | 376,051 | 1,007,012 | 177,558 |
| 2011 | | 1,272 | 182,003 | 339,510 | 372,922 | | 5,910 | 249,795 | 649,722 | 1,047,469 | 167,464 |
| 2012 | 240,292 | 753 | 38,451 | 154,552 | 210,411 | 694 | 1,592 | 47,535 | 114,113 | 600,820 | 215,906 |
| 2013 | 94 | 6,038 | 547,078 | 636,952 | 516,193 | 2,475 | 17,048 | 672,504 | 850,622 | 919,246 | 501,376 |
| 2014 | 249 | 15,656 | 878,036 | 473,306 | 577,620 | 1,358 | 42,851 | 754,885 | 433,208 | 887,710 | 285,121 |
| TOTAL | 240,635 | 23,719 | 2,052,549 | 2,237,014 | 2,088,499 | 4,527 | 67,401 | 1,849,394 | 2,423,716 | 4,462,257 | 1,347,425 |
| O.D. | 101,024 | | | | | 22,848 | | | | | 13,995 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,362,097 | 11,211,486 | 1,361,420 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,034,527 | -2,727,661 | 5,538 | |
| TOTAL LOSSES | 1,327,570 | 8,483,825 | 1,366,958 | |
| EXPECTED LOSSES | 6,137,741 | 7,788,101 | 1,411,034 | |
| CREDIBILITY | .09 | .26 | .41 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .266 | 1.702 | .274 | 2.242 |
| INDICATED (POST-TEST) | .338 | 2.163 | .348 | 2.849 |
| PRES. ON RATE LEVEL | 1.242 | 1.575 | .285 | 3.102 |
| DERIVED BY FORMULA | 1.161 | 1.728 | .311 | 3.200 |
| UNDERLYING PRES. RATE | 1.231 | 1.562 | .283 | 3.076 |
| PROPOSED | 1.125 | 1.675 | .302 | 3.102 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.956 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.96 | MINIMUM PREMIUM | |
| MAN. RATES | 3.06 | 2.88 | 3.05 | + 2.96 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 57,160 | 1,365,862 | 2,389 | | | 1 | 7 | 18 | 26 |
| 2011 | 64,664 | 1,628,623 | 2,518 | 1 | | 2 | 13 | 26 | 42 |
| 2012 | 61,513 | 1,906,140 | 3,098 | 1 | | 5 | 6 | 10 | 22 |
| 2013 | 63,383 | 1,094,111 | 1,726 | 1 | | 1 | 3 | 18 | 23 |
| 2014 | 72,757 | 1,414,801 | 1,944 | 1 | | 1 | 1 | 29 | 32 |
| TOTAL | 319,477 | 7,409,537 | 2,319 | 4 | | 10 | 30 | 101 | 145 |
| O.D. | | 1,859 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 199,232 | 374,160 | 336,249 | | | 92,124 | 137,915 | 163,771 | 62,411 |
| 2011 | 3,000 | | 285,748 | 372,345 | 127,710 | 375 | | 302,843 | 254,223 | 195,611 | 86,768 |
| 2012 | | | 1,067,755 | 163,249 | 79,580 | 15,417 | | 349,179 | 113,196 | 39,320 | 78,444 |
| 2013 | 144,603 | | 298,557 | 102,582 | 114,195 | 303 | | 10,267 | 100,443 | 157,950 | 165,211 |
| 2014 | 188,853 | | 185,647 | 87,521 | 382,981 | 25,000 | | 148,584 | 64,011 | 249,920 | 82,284 |
| TOTAL | 336,456 | | 2,036,939 | 1,099,857 | 1,040,715 | 41,095 | | 902,997 | 669,788 | 806,572 | 475,118 |
| O.D. | | | | | | | | | | | 1,859 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 273,546 | 523,824 | 494,289 | | | 208,753 | 197,080 | 230,755 | 61,662 |
| 2011 | 4,174 | 2,790 | 405,556 | 492,122 | 190,376 | 497 | 17,419 | 640,591 | 318,468 | 265,973 | 84,252 |
| 2012 | 255 | 11,068 | 1,393,705 | 228,633 | 144,433 | 55,409 | 14,949 | 715,310 | 143,238 | 62,098 | 77,424 |
| 2013 | 239,128 | 3,801 | 445,306 | 143,939 | 156,430 | 1,048 | 2,513 | 101,912 | 113,685 | 173,326 | 161,907 |
| 2014 | 240,818 | 11,329 | 612,516 | 291,784 | 385,554 | 19,861 | 37,989 | 412,882 | 129,776 | 200,794 | 81,132 |
| TOTAL | 484,375 | 28,988 | 3,130,629 | 1,680,302 | 1,371,082 | 76,815 | 72,870 | 2,079,448 | 902,247 | 932,946 | 466,377 |
| O.D. | | | | | | | | | | | 1,835 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,873,125 | 4,886,577 | 468,212 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,147,834 | -1,236,302 | 1,724 | | | |
| TOTAL LOSSES | 3,725,291 | 3,650,275 | 469,936 | | | |
| EXPECTED LOSSES | 4,344,887 | 3,530,221 | 437,684 | | | |
| CREDIBILITY | .07 | .20 | .31 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.166 | 1.143 | .147 | 2.456 | | |
| INDICATED (POST-TEST) | 1.482 | 1.453 | .187 | 3.122 | | |
| PRES. ON RATE LEVEL | 1.381 | 1.122 | .139 | 2.642 | | |
| DERIVED BY FORMULA | 1.388 | 1.188 | .154 | 2.730 | | |
| UNDERLYING PRES. RATE | 1.360 | 1.105 | .137 | 2.602 | | |
| PROPOSED | 1.388 | 1.188 | .154 | 2.730 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.158 |
| IND. RATES | | | | 3.16 | MINIMUM PREMIUM | |
| MAN. RATES | 2.85 | 2.73 | 2.90 | + 3.16 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 85,448 | 1,631,422 | 1.909 | | | 3 | 2 | 15 | 20 |
| 2011 | 99,719 | 1,254,952 | 1.258 | | | 2 | 4 | 25 | 31 |
| 2012 | 97,218 | 985,489 | 1.013 | | | 2 | 3 | 26 | 31 |
| 2013 | 99,357 | 2,186,685 | 2.200 | | | 3 | 6 | 29 | 38 |
| 2014 | 112,054 | 4,631,790 | 4.133 | | | 4 | 4 | 22 | 30 |
| TOTAL | 493,796 | 10,690,338 | 2.165 | | | 14 | 19 | 117 | 150 |
| O.D. | | 264 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 798,045 | 113,310 | 56,083 | | | 365,418 | 38,261 | 167,397 | 92,908 |
| 2011 | | | 336,174 | 118,421 | 196,991 | | | 116,408 | 34,044 | 321,156 | 131,758 |
| 2012 | | | 250,125 | 80,677 | 161,815 | | | 64,088 | 19,425 | 257,873 | 151,486 |
| 2013 | | | 688,015 | 179,484 | 393,462 | | | 98,585 | 174,615 | 534,211 | 118,313 |
| 2014 | | | 1,201,715 | 135,671 | 268,236 | | | 2,071,805 | 180,758 | 683,750 | 89,855 |
| TOTAL | | | 3,274,074 | 627,563 | 1,076,587 | | | 2,716,304 | 447,103 | 1,964,387 | 584,320 |
| O.D. | | | | | | | | | | | 264 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,093,614 | 158,634 | 82,442 | | | 826,534 | 54,675 | 235,861 | 91,793 |
| 2011 | | 3,244 | 458,326 | 160,583 | 287,201 | | 6,865 | 244,124 | 48,014 | 425,789 | 127,937 |
| 2012 | 58 | 2,976 | 347,552 | 113,635 | 211,262 | 785 | 3,064 | 144,794 | 37,467 | 303,592 | 149,517 |
| 2013 | 237 | 8,825 | 1,027,002 | 288,649 | 500,776 | 1,600 | 8,241 | 366,146 | 232,770 | 579,043 | 115,947 |
| 2014 | 724 | 24,847 | 1,208,886 | 345,028 | 365,156 | 3,745 | 187,555 | 1,831,810 | 406,974 | 591,179 | 88,597 |
| TOTAL | 1,019 | 39,892 | 4,135,380 | 1,066,529 | 1,446,837 | 6,130 | 205,725 | 3,413,408 | 779,900 | 2,135,464 | 573,791 |
| O.D. | | | | | | | | | | | 259 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,801,554 | 5,428,730 | 574,050 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,160,357 | -1,672,802 | 4,145 | |
| TOTAL LOSSES | 3,641,197 | 3,755,928 | 578,195 | |
| EXPECTED LOSSES | 8,434,036 | 4,779,946 | 1,051,784 | |
| CREDIBILITY | .09 | .26 | .41 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .737 | .761 | .117 | 1.615 |
| INDICATED (POST-TEST) | .937 | .967 | .149 | 2.053 |
| PRES. ON RATE LEVEL | 1.734 | .983 | .216 | 2.933 |
| DERIVED BY FORMULA | 1.662 | .979 | .189 | 2.830 |
| UNDERLYING PRES. RATE | 1.708 | .968 | .213 | 2.889 |
| PROPOSED | 1.662 | .979 | .189 | 2.830 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.273 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.27 | MINIMUM PREMIUM | |
| MAN. RATES | 3.20 | 3.04 | 3.22 | + 3.27 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 45,962 | 678,340 | 1.475 | | | 45,962 | | | 2 | 1 | 15 | 18 |
| 2011 | 37,030 | 947,298 | 2.558 | | | 37,030 | | | 2 | 1 | 11 | 14 |
| 2012 | 34,836 | 836,248 | 2.400 | | | 34,836 | | | 1 | 1 | 9 | 11 |
| 2013 | 35,816 | 2,131,311 | 5.950 | | | 35,816 | | | 2 | 2 | 16 | 20 |
| 2014 | 38,166 | 408,346 | 1.069 | | | 38,166 | | | | 1 | 13 | 14 |
| TOTAL | 191,810 | 5,001,543 | 2.608 | | | 191,810 | | | 7 | 6 | 64 | 77 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 291,667 | 15,892 | 123,912 | | | 58,011 | 5,268 | 91,036 | 92,554 |
| 2011 | | | 458,179 | 32,105 | 32,718 | | | 135,060 | 630 | 66,620 | 221,986 |
| 2012 | | | 119,918 | 4,015 | 381,356 | | | 41,032 | 11,463 | 175,628 | 102,836 |
| 2013 | | | 528,506 | 136,399 | 97,558 | | | 818,625 | 273,633 | 227,396 | 49,194 |
| 2014 | | | | 49,452 | 162,536 | | | | 45,000 | 117,378 | 33,980 |
| TOTAL | | | 1,398,270 | 237,863 | 798,080 | | | 1,052,728 | 335,994 | 678,058 | 500,550 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|---------------|------------------|----------------|------------------|--------------|---------------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 400,459 | 22,249 | 182,150 | | | 131,453 | 7,528 | 128,272 | 91,443 |
| 2011 | | 4,304 | 610,623 | 45,576 | 54,873 | | 7,755 | 275,375 | 3,369 | 89,961 | 215,548 |
| 2012 | 28 | 1,680 | 186,334 | 28,592 | 474,237 | 501 | 1,969 | 93,049 | 23,414 | 206,611 | 101,499 |
| 2013 | 125 | 4,587 | 542,389 | 181,994 | 145,566 | 5,818 | 24,388 | 1,164,388 | 326,025 | 291,250 | 48,210 |
| 2014 | 33 | 3,222 | 193,493 | 125,599 | 155,897 | 168 | 5,538 | 95,322 | 62,391 | 89,268 | 33,504 |
| TOTAL | 186 | 13,793 | 1,933,298 | 404,010 | 1,012,723 | 6,487 | 39,650 | 1,759,587 | 422,727 | 805,362 | 490,204 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,753,001 | 2,644,822 | 490,204 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,730,682 | -804,633 | 1,504 | | | |
| TOTAL LOSSES | 2,022,319 | 1,840,189 | 491,708 | | | |
| EXPECTED LOSSES | 3,414,219 | 2,259,520 | 418,145 | | | |
| CREDIBILITY | .05 | .14 | .22 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.054 | .959 | .256 | 2.269 | | |
| INDICATED (POST-TEST) | 1.340 | 1.219 | .325 | 2.884 | | |
| PRES. ON RATE LEVEL | 1.808 | 1.196 | .221 | 3.225 | | |
| DERIVED BY FORMULA | 1.785 | 1.199 | .244 | 3.228 | | |
| UNDERLYING PRES. RATE | 1.780 | 1.178 | .218 | 3.176 | | |
| PROPOSED | 1.783 | 1.198 | .244 | 3.225 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.730 |
| IND. RATES | | | | 3.73 | MINIMUM PREMIUM | |
| MAN. RATES | 3.39 | 3.34 | 3.54 | + 3.73 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,825 | 1,916,527 | 7.144 | | | 2 | 4 | 11 | 17 |
| 2011 | 30,002 | 1,927,758 | 6.425 | | | 5 | 9 | 15 | 29 |
| 2012 | 29,186 | 1,209,215 | 4.143 | | | 1 | 6 | 11 | 18 |
| 2013 | 29,777 | 1,209,192 | 4.060 | | | 1 | | 12 | 13 |
| 2014 | 32,918 | 703,578 | 2.137 | | | | 2 | 11 | 13 |
| TOTAL | 148,708 | 6,966,270 | 4.685 | | | 9 | 21 | 60 | 90 |
| O.D. | | 677 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 323,842 | 23,156 | 33,546 | | | 1,207,240 | 161,019 | 119,644 | 48,080 |
| 2011 | | | 933,520 | 281,577 | 124,715 | | | 351,202 | 36,751 | 146,196 | 53,797 |
| 2012 | | | 371,632 | 195,257 | 100,772 | | | 335,371 | 46,569 | 108,960 | 50,654 |
| 2013 | | | 220,000 | | 33,657 | | | 749,972 | | 147,998 | 57,565 |
| 2014 | | | | 112,774 | 126,650 | | | | 249,033 | 116,006 | 99,115 |
| TOTAL | | | 1,848,994 | 612,764 | 419,340 | | | 2,643,785 | 493,372 | 638,804 | 309,211 |
| O.D. | | | | | | | | | | | 677 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 341,679 | 32,418 | 49,312 | | | 1,331,424 | 230,097 | 168,578 | 47,503 |
| 2011 | | 8,835 | 1,259,086 | 377,237 | 196,541 | | 20,163 | 718,794 | 51,436 | 198,731 | 52,237 |
| 2012 | 82 | 4,355 | 489,305 | 253,320 | 143,183 | 3,830 | 12,908 | 633,719 | 69,756 | 139,770 | 49,995 |
| 2013 | 40 | 1,356 | 171,359 | 12,390 | 47,380 | 4,586 | 17,435 | 874,254 | 52,460 | 185,108 | 56,414 |
| 2014 | 38 | 3,737 | 232,128 | 161,604 | 132,723 | 516 | 20,818 | 286,230 | 188,543 | 110,499 | 97,727 |
| TOTAL | 160 | 18,283 | 2,493,557 | 836,969 | 569,139 | 8,932 | 71,324 | 3,844,421 | 592,292 | 802,686 | 303,876 |
| O.D. | | | | | | | | | | | 661 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,436,677 | 2,801,086 | 304,537 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,606,339 | -698,274 | 1,177 | |
| TOTAL LOSSES | 4,830,338 | 2,102,812 | 305,714 | |
| EXPECTED LOSSES | 3,244,810 | 1,989,714 | 303,364 | |
| CREDIBILITY | .04 | .12 | .18 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.248 | 1.414 | .206 | 4.868 |
| INDICATED (POST-TEST) | 4.128 | 1.797 | .262 | 6.187 |
| PRES. ON RATE LEVEL | 2.216 | 1.359 | .206 | 3.781 |
| DERIVED BY FORMULA | 2.292 | 1.412 | .216 | 3.920 |
| UNDERLYING PRES. RATE | 2.182 | 1.338 | .204 | 3.724 |
| PROPOSED | 2.292 | 1.412 | .216 | 3.920 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.534 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.53 | MINIMUM PREMIUM | |
| MAN. RATES | 3.97 | 3.91 | 4.15 | + 4.53 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 34,656 | | | | | | | | | |
| 2011 | 36,095 | 251 | | | | | | | | |
| 2012 | 35,824 | | | | | | | | | |
| 2013 | 35,813 | | | | | | | | | |
| 2014 | 35,041 | | | | | | | | | |
| TOTAL | 177,429 | 251 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 251 |
| TOTAL | | | | | | | | | | | 251 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 244 |
| TOTAL | | | | | | | | | | | 244 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | 244 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -50,546 | -630 | | |
| TOTAL LOSSES | | | 244 | |
| EXPECTED LOSSES | 101,134 | 1,774 | | |
| CREDIBILITY | .05 | .13 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .058 | .001 | .000 | .059 |
| DERIVED BY FORMULA | .055 | .001 | .000 | .056 |
| UNDERLYING PRES. RATE | .057 | .001 | .000 | .058 |
| PROPOSED | .055 | .001 | .000 | .056 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .06 | MINIMUM PREMIUM |
| MAN. RATES | .07 | .06 | .06 | + .06 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 55,850 | 103 | | | | | | | | |
| 2011 | 59,340 | | | | | | | | | |
| 2012 | 58,937 | | | | | | | | | |
| 2013 | 55,290 | | | | | | | | | |
| 2014 | 66,813 | | | | | | | | | |
| TOTAL | 296,230 | 103 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 103 |
| TOTAL | | | | | | | | | | | 103 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 102 |
| TOTAL | | | | | | | | | | | 102 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | 102 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -98,275 | -1,039 | | |
| TOTAL LOSSES | | | 102 | |
| EXPECTED LOSSES | 198,475 | 2,962 | | |
| CREDIBILITY | .06 | .19 | .29 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .068 | .001 | .000 | .069 |
| DERIVED BY FORMULA | .064 | .001 | .000 | .065 |
| UNDERLYING PRES. RATE | .067 | .001 | .000 | .068 |
| PROPOSED | .064 | .001 | .000 | .065 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | |
|------------|--------|--------|---------|--------|-----------------|--|
| IND. RATES | | | | .07 | MINIMUM PREMIUM | |
| MAN. RATES | .08 | .07 | .07 | + .07 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,315 | 154,555 | 1.498 | | | 10,315 | | | | 1 | 5 | 6 |
| 2011 | 10,896 | 199,095 | 1.827 | | | 10,896 | | | | 1 | 8 | 9 |
| 2012 | 10,772 | 48,651 | .451 | | | 10,772 | | | | | 2 | 2 |
| 2013 | 10,904 | 77,262 | .708 | | | 10,904 | | | | | 3 | 3 |
| 2014 | 11,666 | 360,797 | 3.092 | | | 11,666 | | | | | 11 | 11 |
| TOTAL | 54,553 | 840,360 | 1.540 | | | 54,553 | | | | 2 | 29 | 31 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 26,655 | 26,315 | | | | 25,000 | 53,816 | 22,769 |
| 2011 | | | | 87,697 | 20,673 | | | | 36,742 | 31,951 | 22,032 |
| 2012 | | | | | 8,942 | | | | | 10,991 | 28,718 |
| 2013 | | | | | 11,083 | | | | | 16,196 | 49,983 |
| 2014 | | | | | 105,879 | | | | | 237,191 | 17,727 |
| TOTAL | | | | 114,352 | 172,892 | | | | 61,742 | 350,145 | 141,229 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 37,317 | 38,682 | | | | 35,725 | 75,827 | 22,496 |
| 2011 | | 24 | 6,002 | 115,322 | 30,285 | | 15 | 3,725 | 45,569 | 42,614 | 21,393 |
| 2012 | | 13 | 784 | 494 | 11,006 | | 15 | 608 | 558 | 12,813 | 28,345 |
| 2013 | | 35 | 2,762 | 1,573 | 12,291 | 6 | 56 | 2,488 | 1,800 | 17,004 | 48,983 |
| 2014 | 13 | 1,567 | 90,747 | 54,171 | 96,668 | 185 | 4,382 | 107,258 | 69,683 | 170,490 | 17,479 |
| TOTAL | 13 | 1,639 | 100,295 | 208,877 | 188,932 | 191 | 4,468 | 114,079 | 153,335 | 318,748 | 138,696 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 220,685 | 869,892 | 138,696 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -513,837 | -258,942 | 554 | |
| TOTAL LOSSES | | 610,950 | 139,250 | |
| EXPECTED LOSSES | 1,033,779 | 735,375 | 145,656 | |
| CREDIBILITY | .02 | .06 | .09 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.120 | .255 | 1.375 |
| INDICATED (POST-TEST) | .000 | 1.424 | .324 | 1.748 |
| PRES. ON RATE LEVEL | 1.911 | 1.360 | .269 | 3.540 |
| DERIVED BY FORMULA | 1.873 | 1.364 | .274 | 3.511 |
| UNDERLYING PRES. RATE | 1.895 | 1.348 | .267 | 3.510 |
| PROPOSED | 1.873 | 1.364 | .274 | 3.511 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.346 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.35 | MINIMUM PREMIUM | |
| MAN. RATES | 3.68 | 3.28 | 3.48 | + 3.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 78,640 | 1,935,688 | 2.461 | | | 3 | 13 | 28 | 44 |
| 2011 | 80,650 | 2,511,016 | 3.113 | 1 | | 3 | 10 | 19 | 33 |
| 2012 | 84,109 | 1,874,672 | 2.228 | | | 2 | 9 | 29 | 40 |
| 2013 | 84,730 | 1,085,477 | 1.281 | | | 1 | 7 | 30 | 38 |
| 2014 | 91,471 | 910,772 | .995 | | | 1 | 1 | 25 | 27 |
| TOTAL | 419,600 | 8,317,625 | 1.982 | 1 | | 10 | 40 | 131 | 182 |
| O.D. | | 8,258 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|----------------|----------------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 593,850 | 410,018 | 123,943 | | | 121,974 | 279,019 | 242,546 | 164,338 |
| 2011 | 424,025 | | 522,514 | 359,163 | 117,058 | 124,783 | | 434,553 | 232,116 | 82,972 | 213,832 |
| 2012 | | | 450,999 | 206,687 | 202,734 | | | 326,453 | 194,346 | 257,943 | 235,510 |
| 2013 | | | 164,724 | 86,600 | 139,437 | | | 38,042 | 182,909 | 338,623 | 135,142 |
| 2014 | | | 183,172 | 34,902 | 144,533 | | | 128,500 | 45,000 | 217,383 | 157,282 |
| TOTAL | 424,025 | | 1,915,259 | 1,097,370 | 727,705 | 124,783 | | 1,049,522 | 933,390 | 1,139,467 | 906,104 |
| O.D. | | | | | 262 | | | | | 2,030 | 5,966 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|----------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 815,355 | 574,024 | 182,198 | | | 276,394 | 398,718 | 341,745 | 162,366 |
| 2011 | 589,927 | 5,001 | 718,532 | 476,199 | 179,242 | 165,397 | 24,881 | 904,557 | 291,176 | 119,186 | 207,631 |
| 2012 | 108 | 5,535 | 631,139 | 275,256 | 273,049 | 3,980 | 15,309 | 702,890 | 245,770 | 318,953 | 232,448 |
| 2013 | 61 | 2,548 | 281,420 | 122,693 | 173,290 | 919 | 5,464 | 229,103 | 214,191 | 370,391 | 132,439 |
| 2014 | 172 | 6,883 | 347,966 | 124,346 | 159,566 | 690 | 32,132 | 347,915 | 106,179 | 173,423 | 155,080 |
| TOTAL | 590,268 | 19,967 | 2,794,412 | 1,572,518 | 967,345 | 170,986 | 77,786 | 2,460,859 | 1,256,034 | 1,323,698 | 889,964 |
| O.D. | | | 23 | 15 | 323 | | 2 | 113 | 102 | 2,366 | 5,855 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,114,416 | 5,122,401 | 895,819 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,631,690 | -1,578,571 | 4,036 | | | |
| TOTAL LOSSES | 3,482,726 | 3,543,830 | 899,855 | | | |
| EXPECTED LOSSES | 5,307,941 | 4,493,915 | 1,049,001 | | | |
| CREDIBILITY | .08 | .24 | .37 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .830 | .845 | .214 | 1.889 | | |
| INDICATED (POST-TEST) | 1.055 | 1.074 | .272 | 2.401 | | |
| PRES. ON RATE LEVEL | 1.277 | 1.081 | .253 | 2.611 | | |
| DERIVED BY FORMULA | 1.259 | 1.079 | .260 | 2.598 | | |
| UNDERLYING PRES. RATE | 1.265 | 1.071 | .250 | 2.586 | | |
| PROPOSED | 1.259 | 1.079 | .260 | 2.598 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.691 |
| IND. RATES | | | | 2.69 | MINIMUM PREMIUM | |
| MAN. RATES | 2.63 | 2.53 | 2.68 | + 2.69 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 429 | 1,250 | .291 | | | | | | 1 | 1 |
| 2011 | 339 | 2,674 | .788 | | | | | | | |
| 2012 | 542 | 3,238 | .597 | | | | | | | |
| 2013 | 1,076 | 1,409 | .130 | | | | | | | |
| 2014 | 2,218 | 17,891 | .806 | | | | | | 1 | 1 |
| TOTAL | 4,604 | 26,462 | .575 | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|--------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 88 | | | | | 1,162 | |
| 2011 | | | | | | | | | | | 2,674 |
| 2012 | | | | | | | | | | | 3,238 |
| 2013 | | | | | | | | | | | 1,409 |
| 2014 | | | | | 6,628 | | | | | 8,146 | 3,117 |
| TOTAL | | | | | 6,716 | | | | | 9,308 | 10,438 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|--------------|--------------|----------|------------|--------------|--------------|--------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 129 | | | | | 1,637 | |
| 2011 | | | | | | | | | | | 2,596 |
| 2012 | | | | | | | | | | | 3,196 |
| 2013 | | | | | | | | | | | 1,381 |
| 2014 | 1 | 99 | 5,682 | 3,392 | 6,052 | 6 | 152 | 3,684 | 2,393 | 5,854 | 3,073 |
| TOTAL | 1 | 99 | 5,682 | 3,392 | 6,181 | 6 | 152 | 3,684 | 2,393 | 7,491 | 10,246 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,624 | 19,457 | 10,246 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -14,618 | -4,879 | 24 | |
| TOTAL LOSSES | | 14,578 | 10,270 | |
| EXPECTED LOSSES | 32,321 | 15,562 | 3,683 | |
| CREDIBILITY | .00 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .317 | .223 | .540 |
| INDICATED (POST-TEST) | .000 | .403 | .283 | .686 |
| PRES. ON RATE LEVEL | .709 | .341 | .081 | 1.131 |
| DERIVED BY FORMULA | .709 | .342 | .085 | 1.136 |
| UNDERLYING PRES. RATE | .702 | .338 | .080 | 1.120 |
| PROPOSED | .706 | .340 | .085 | 1.131 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.171 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.17 | MINIMUM PREMIUM | |
| MAN. RATES | 1.17 | 1.09 | 1.16 | + 1.17 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|-------|-----------|------------|------------|-------------|
| | | | | | | | DEATH | P. T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 489,393 | 13,605,322 | 2.780 | | | 489,393 | | | 19 | 40 | 193 | 252 |
| 2011 | 475,851 | 12,798,795 | 2.689 | | | 475,851 | | | 20 | 56 | 147 | 223 |
| 2012 | 492,468 | 11,592,838 | 2.354 | | | 492,468 | 1 | | 11 | 58 | 141 | 211 |
| 2013 | 500,014 | 11,592,724 | 2.318 | | | 500,014 | 1 | | 11 | 54 | 175 | 241 |
| 2014 | 565,995 | 11,774,026 | 2.080 | | | 565,995 | | | 5 | 30 | 192 | 227 |
| TOTAL | 2,523,721 | 61,363,705 | 2.431 | | | 2,523,721 | 2 | | 66 | 238 | 848 | 1154 |
| O.D. | | 383,597 | .015 | | | | | | | 1 | 4 | 5 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|-------|-------------------|------------------|-------------------|------------|-------|------------------|------------------|-------------------|------------------|
| | DEATH | P. T. | MAJOR | MINOR | TEMP | DEATH | P. T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,873,067 | 1,568,088 | 3,089,691 | | | 1,616,916 | 1,072,459 | 2,280,989 | 1,104,112 |
| 2011 | | | 3,589,624 | 1,803,780 | 1,652,536 | | | 1,777,117 | 1,392,893 | 1,522,179 | 1,060,666 |
| 2012 | 489,859 | | 1,953,924 | 2,195,369 | 1,910,478 | 261 | | 978,482 | 1,469,887 | 1,421,310 | 1,173,268 |
| 2013 | 100,000 | | 1,850,302 | 1,734,639 | 2,406,232 | | | 752,588 | 1,231,014 | 2,325,264 | 1,192,685 |
| 2014 | | | 809,107 | 1,330,095 | 1,917,251 | | | 208,963 | 1,169,049 | 4,960,128 | 1,379,433 |
| TOTAL | 589,859 | | 11,076,024 | 8,631,971 | 10,976,188 | 261 | | 5,334,066 | 6,335,302 | 12,509,870 | 5,910,164 |
| O.D. | | | | 21,262 | 31,432 | | | | 275,858 | 18,394 | 36,651 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| | DEATH | P. T. | MAJOR | MINOR | TEMP | DEATH | P. T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,757,575 | 2,195,324 | 4,541,846 | | | 2,740,195 | 1,532,545 | 3,213,919 | 1,090,863 |
| 2011 | | 33,153 | 4,715,204 | 2,413,698 | 2,428,316 | | 91,354 | 3,359,315 | 1,750,822 | 2,050,077 | 1,029,907 |
| 2012 | 591,968 | 31,304 | 3,085,646 | 2,847,958 | 2,490,076 | 12,798 | 57,021 | 2,362,462 | 1,778,510 | 1,742,041 | 1,158,016 |
| 2013 | 166,096 | 36,606 | 3,794,555 | 2,321,501 | 2,934,424 | 11,073 | 55,179 | 2,466,254 | 1,485,517 | 2,573,407 | 1,168,831 |
| 2014 | 1,153 | 68,166 | 3,887,491 | 2,192,603 | 2,014,182 | 5,871 | 202,534 | 3,264,273 | 1,937,178 | 3,055,607 | 1,360,121 |
| TOTAL | 759,217 | 169,229 | 19,240,471 | 11,971,084 | 14,408,844 | 29,742 | 406,088 | 14,192,499 | 8,484,572 | 12,635,051 | 5,807,738 |
| O.D. | | 42 | 2,757 | 31,498 | 38,690 | | 24 | 1,018 | 395,134 | 21,447 | 36,130 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 34,801,087 | 47,986,320 | 5,843,868 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -14,099,679 | -12,048,356 | 27,836 | | | |
| TOTAL LOSSES | 20,701,408 | 35,937,964 | 5,871,704 | | | |
| EXPECTED LOSSES | 28,417,099 | 34,347,843 | 7,142,130 | | | |
| CREDIBILITY | .27 | .78 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .820 | 1.424 | .233 | 2.477 | | |
| INDICATED (POST-TEST) | 1.042 | 1.810 | .296 | 3.148 | | |
| PRES. ON RATE LEVEL | 1.137 | 1.374 | .286 | 2.797 | | |
| DERIVED BY FORMULA | 1.111 | 1.714 | .296 | 3.121 | | |
| UNDERLYING PRES. RATE | 1.126 | 1.361 | .283 | 2.770 | | |
| PROPOSED | 1.111 | 1.714 | .296 | 3.121 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.232 |
| IND. RATES | | | | 3.23 | MINIMUM PREMIUM | |
| MAN. RATES | 2.86 | 2.71 | 2.87 | + 3.23 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 462,192 | 13,861,451 | 2.999 | | | 462,192 | | | 23 | 46 | 203 | 272 |
| 2011 | 472,892 | 11,480,705 | 2.427 | | | 472,892 | | | 15 | 45 | 182 | 242 |
| 2012 | 478,712 | 12,200,620 | 2.548 | | | 478,712 | | | 20 | 49 | 177 | 246 |
| 2013 | 482,819 | 13,560,157 | 2.808 | | | 482,819 | 2 | | 15 | 30 | 197 | 244 |
| 2014 | 488,139 | 8,716,730 | 1.785 | | | 488,139 | | | 4 | 17 | 182 | 203 |
| TOTAL | 2,384,754 | 59,819,663 | 2.508 | | | 2,384,754 | 2 | | 77 | 187 | 941 | 1207 |
| O.D. | | 14,353 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------------------|------------------|-------------------|---------------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,150,334 | 1,723,653 | 2,489,783 | | | 1,521,037 | 953,671 | 2,114,997 | 907,976 |
| 2011 | | | 3,250,621 | 1,828,963 | 1,712,702 | | | 1,143,296 | 1,096,600 | 1,632,924 | 815,599 |
| 2012 | | | 3,870,983 | 2,017,092 | 1,449,068 | | | 1,382,708 | 1,208,697 | 1,436,428 | 835,644 |
| 2013 | 286,818 | | 3,375,529 | 1,283,567 | 2,767,079 | 50,150 | | 1,243,670 | 761,567 | 3,003,449 | 788,328 |
| 2014 | | | 707,715 | 880,782 | 2,811,069 | | | 271,270 | 619,257 | 2,717,675 | 708,962 |
| TOTAL | 286,818 | | 15,355,182 | 7,734,057 | 11,229,701 | 50,150 | | 5,561,981 | 4,639,792 | 10,905,473 | 4,056,509 |
| O.D. | | | | | | | | | | | 14,353 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 5,698,408 | 2,413,115 | 3,659,976 | | | 3,446,669 | 1,362,795 | 2,980,028 | 897,080 |
| 2011 | | 30,775 | 4,372,765 | 2,445,994 | 2,509,564 | | 62,486 | 2,306,274 | 1,382,997 | 2,184,428 | 791,947 |
| 2012 | 922 | 48,214 | 5,440,377 | 2,645,508 | 1,992,289 | 16,871 | 69,737 | 3,091,680 | 1,496,788 | 1,765,090 | 824,781 |
| 2013 | 475,330 | 48,882 | 5,471,383 | 1,970,695 | 3,414,546 | 124,865 | 68,180 | 3,203,286 | 1,153,514 | 3,284,978 | 772,561 |
| 2014 | 1,114 | 72,338 | 4,092,503 | 2,273,272 | 2,786,336 | 4,109 | 148,729 | 2,247,985 | 1,212,895 | 2,046,766 | 699,037 |
| TOTAL | 477,366 | 200,209 | 25,075,436 | 11,748,584 | 14,362,711 | 145,845 | 349,132 | 14,295,894 | 6,608,989 | 12,261,290 | 3,985,406 |
| O.D. | | | | | | | | | | | 14,111 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 40,543,882 | 44,981,574 | 3,999,517 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -16,955,467 | -12,672,165 | 20,906 | | | |
| TOTAL LOSSES | 23,588,415 | 32,309,409 | 4,020,423 | | | |
| EXPECTED LOSSES | 34,006,592 | 35,866,701 | 5,628,019 | | | |
| CREDIBILITY | .26 | .75 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .989 | 1.355 | .169 | 2.513 | | |
| INDICATED (POST-TEST) | 1.257 | 1.722 | .215 | 3.194 | | |
| PRES. ON RATE LEVEL | 1.440 | 1.518 | .238 | 3.196 | | |
| DERIVED BY FORMULA | 1.392 | 1.671 | .215 | 3.278 | | |
| UNDERLYING PRES. RATE | 1.426 | 1.504 | .236 | 3.166 | | |
| PROPOSED | 1.357 | 1.629 | .210 | 3.196 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.310 |
| IND. RATES | | | | 3.31 | MINIMUM PREMIUM | |
| MAN. RATES | 2.95 | 3.09 | 3.28 | + 3.31 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 74,172 | 2,658,622 | 3.584 | | | 74,172 | | | 5 | 10 | 28 | 43 |
| 2011 | 79,543 | 3,357,467 | 4.220 | | | 79,543 | | | 7 | 13 | 26 | 46 |
| 2012 | 82,824 | 3,259,817 | 3.935 | | | 82,824 | | | 2 | 19 | 40 | 61 |
| 2013 | 86,168 | 3,956,001 | 4.591 | | | 86,168 | | | 5 | 22 | 41 | 68 |
| 2014 | 88,985 | 2,184,922 | 2.455 | | | 88,985 | | | | 2 | 45 | 47 |
| TOTAL | 411,692 | 15,416,829 | 3.745 | | | 411,692 | | | 19 | 66 | 180 | 265 |
| O.D. | | 11,935 | .002 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 755,444 | 532,554 | 367,539 | | | 199,342 | 218,978 | 380,798 | 203,967 |
| 2011 | | | 1,309,515 | 501,837 | 203,632 | | | 563,359 | 321,334 | 305,647 | 152,143 |
| 2012 | | | 335,912 | 551,813 | 776,349 | | | 218,870 | 553,949 | 594,655 | 228,269 |
| 2013 | | | 931,905 | 710,499 | 614,449 | | | 454,733 | 606,835 | 425,625 | 211,955 |
| 2014 | | | | 153,845 | 763,239 | | | | 26,135 | 879,219 | 362,484 |
| TOTAL | | | 3,332,776 | 2,450,548 | 2,725,208 | | | 1,436,304 | 1,727,231 | 2,585,944 | 1,158,818 |
| O.D. | | | | | | | | | | | 11,935 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,037,224 | 745,574 | 540,283 | | | 451,709 | 312,919 | 536,545 | 201,519 |
| 2011 | | 12,429 | 1,773,617 | 669,740 | 317,570 | | 32,396 | 1,177,353 | 405,541 | 416,008 | 147,731 |
| 2012 | 81 | 6,778 | 604,742 | 728,756 | 984,338 | 2,670 | 15,749 | 599,514 | 667,856 | 720,006 | 225,302 |
| 2013 | 369 | 15,320 | 1,671,468 | 907,988 | 803,299 | 5,923 | 27,753 | 1,259,704 | 658,841 | 517,523 | 207,716 |
| 2014 | 135 | 13,861 | 822,717 | 522,548 | 720,189 | 731 | 18,214 | 422,105 | 274,502 | 634,832 | 357,409 |
| TOTAL | 585 | 48,388 | 5,909,768 | 3,574,606 | 3,365,679 | 9,324 | 94,112 | 3,910,385 | 2,319,659 | 2,824,914 | 1,139,677 |
| O.D. | | | | | | | | | | | 11,698 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,972,562 | 12,084,858 | 1,151,375 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,349,868 | -3,078,282 | 5,243 | | | |
| TOTAL LOSSES | 5,622,694 | 9,006,576 | 1,156,618 | | | |
| EXPECTED LOSSES | 8,785,507 | 8,764,923 | 1,362,699 | | | |
| CREDIBILITY | .08 | .23 | .36 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.366 | 2.188 | .281 | 3.835 | | |
| INDICATED (POST-TEST) | 1.736 | 2.781 | .357 | 4.874 | | |
| PRES. ON RATE LEVEL | 2.155 | 2.149 | .334 | 4.638 | | |
| DERIVED BY FORMULA | 2.121 | 2.294 | .342 | 4.757 | | |
| UNDERLYING PRES. RATE | 2.134 | 2.129 | .331 | 4.594 | | |
| PROPOSED | 2.121 | 2.294 | .342 | 4.757 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.927 |
| IND. RATES | | | | 4.93 | MINIMUM PREMIUM | |
| MAN. RATES | 4.80 | 4.49 | 4.76 | + 4.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 169,736 | 2,377,668 | 1.400 | 1 | 1 | 2 | 16 | 45 | 65 | |
| 2011 | 180,791 | 3,662,556 | 2.025 | | | 2 | 14 | 44 | 60 | |
| 2012 | 184,379 | 4,593,093 | 2.491 | | | 8 | 16 | 39 | 63 | |
| 2013 | 184,591 | 2,717,408 | 1.472 | | | 2 | 11 | 38 | 51 | |
| 2014 | 193,382 | 3,430,374 | 1.773 | | | 2 | 6 | 54 | 62 | |
| TOTAL | 912,879 | 16,781,099 | 1.838 | 1 | 1 | 16 | 63 | 220 | 301 | |
| O.D. | | 1,956 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|--------------|------------------|------------------|------------------|---------------|------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 3,253 | 2,153 | 338,843 | 528,922 | 274,035 | 57,364 | 490 | 43,616 | 356,696 | 389,596 | 382,700 |
| 2011 | | | 438,806 | 422,787 | 287,308 | | | 1,298,126 | 337,131 | 514,375 | 364,023 |
| 2012 | | | 1,619,378 | 560,330 | 305,455 | | | 520,120 | 500,556 | 658,000 | 429,254 |
| 2013 | | | 449,639 | 325,791 | 428,337 | | | 375,519 | 286,194 | 457,047 | 394,881 |
| 2014 | | | 326,662 | 338,439 | 558,192 | | | 33,144 | 974,949 | 719,316 | 479,672 |
| TOTAL | 3,253 | 2,153 | 3,173,328 | 2,176,269 | 1,853,327 | 57,364 | 490 | 2,270,525 | 2,455,526 | 2,738,334 | 2,050,530 |
| O.D. | | | | | | | | | | | 1,956 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 5,049 | 3,916 | 465,232 | 740,493 | 402,827 | 187,466 | 1,097 | 98,834 | 509,720 | 548,937 | 378,108 |
| 2011 | | 2,769 | 398,415 | 560,735 | 417,644 | | 27,518 | 1,003,945 | 427,063 | 690,115 | 353,466 |
| 2012 | 383 | 18,429 | 2,186,113 | 741,408 | 455,089 | 6,315 | 26,859 | 1,177,147 | 621,128 | 802,662 | 423,674 |
| 2013 | 175 | 7,601 | 813,998 | 437,664 | 531,573 | 4,319 | 19,287 | 900,436 | 350,467 | 522,465 | 386,983 |
| 2014 | 392 | 20,654 | 1,139,896 | 580,608 | 595,088 | 1,843 | 70,709 | 1,018,224 | 637,545 | 594,362 | 472,957 |
| TOTAL | 5,999 | 53,369 | 5,003,654 | 3,060,908 | 2,402,221 | 199,943 | 145,470 | 4,198,586 | 2,545,923 | 3,158,541 | 2,015,188 |
| O.D. | | | | | | | | | | | 1,927 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,607,021 | 11,167,593 | 2,017,115 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,255,638 | -3,063,143 | 8,994 | |
| TOTAL LOSSES | 5,351,383 | 8,104,450 | 2,026,109 | |
| EXPECTED LOSSES | 8,571,933 | 8,699,736 | 2,373,486 | |
| CREDIBILITY | .13 | .39 | .62 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .586 | .888 | .222 | 1.696 |
| INDICATED (POST-TEST) | .745 | 1.129 | .282 | 2.156 |
| PRES. ON RATE LEVEL | .948 | .962 | .263 | 2.173 |
| DERIVED BY FORMULA | .922 | 1.027 | .275 | 2.224 |
| UNDERLYING PRES. RATE | .939 | .953 | .260 | 2.152 |
| PROPOSED | .901 | 1.003 | .269 | 2.173 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.250 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.25 | MINIMUM PREMIUM | |
| MAN. RATES | 2.25 | 2.10 | 2.23 | + 2.25 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 35,996 | 735,556 | 2.043 | 1 | | | 2 | 9 | 12 | |
| 2011 | 46,727 | 760,306 | 1.627 | | | 1 | 3 | 16 | 20 | |
| 2012 | 53,429 | 368,115 | .688 | | | | 3 | 9 | 12 | |
| 2013 | 61,444 | 354,198 | .576 | | | | 2 | 12 | 14 | |
| 2014 | 71,416 | 663,237 | .928 | | | 1 | 3 | 8 | 12 | |
| TOTAL | 269,012 | 2,881,412 | 1.071 | 1 | | 2 | 13 | 54 | 70 | |
| O.D. | | 459 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|----------------|----------------|---------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 472,791 | | | 19,874 | 47,565 | 38,821 | | | 38,934 | 47,885 | 69,686 |
| 2011 | | | 141,118 | 46,077 | 169,061 | | | 73,813 | 71,668 | 144,150 | 114,419 |
| 2012 | | | | 114,508 | 40,768 | | | | 47,733 | 59,110 | 105,996 |
| 2013 | | | | 22,505 | 69,408 | | | | 2,818 | 168,562 | 90,905 |
| 2014 | | | 205,416 | 88,126 | 46,317 | | | 73,781 | 84,092 | 69,716 | 95,789 |
| TOTAL | 472,791 | | 346,534 | 291,090 | 373,119 | 38,821 | | 147,594 | 245,245 | 489,423 | 476,795 |
| O.D. | | | | | | | | | | | 459 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|--------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 733,772 | | | 27,823 | 69,920 | 126,867 | | | 55,637 | 67,470 | 68,850 |
| 2011 | | 1,397 | 194,347 | 64,013 | 243,335 | | 4,305 | 158,391 | 90,998 | 192,177 | 111,101 |
| 2012 | | 588 | 26,544 | 143,058 | 53,407 | | 635 | 15,091 | 57,270 | 70,549 | 104,618 |
| 2013 | 6 | 379 | 29,810 | 34,186 | 78,635 | 88 | 631 | 27,544 | 21,388 | 177,135 | 89,087 |
| 2014 | 190 | 6,810 | 344,684 | 122,277 | 80,667 | 455 | 21,793 | 229,524 | 80,908 | 66,302 | 94,448 |
| TOTAL | 733,968 | 9,174 | 595,385 | 391,357 | 525,964 | 127,410 | 27,364 | 430,550 | 306,201 | 573,633 | 468,104 |
| O.D. | | | | | | | | | | | 452 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,923,851 | 1,797,155 | 468,556 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,987,195 | -895,434 | 2,695 | |
| TOTAL LOSSES | | 901,721 | 471,251 | |
| EXPECTED LOSSES | 4,121,264 | 2,612,106 | 613,347 | |
| CREDIBILITY | .06 | .17 | .27 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .335 | .175 | .510 |
| INDICATED (POST-TEST) | .000 | .426 | .222 | .648 |
| PRES. ON RATE LEVEL | 1.547 | .980 | .230 | 2.757 |
| DERIVED BY FORMULA | 1.454 | .886 | .228 | 2.568 |
| UNDERLYING PRES. RATE | 1.532 | .971 | .228 | 2.731 |
| PROPOSED | 1.454 | .886 | .228 | 2.568 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.659 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.66 | MINIMUM PREMIUM | |
| MAN. RATES | 3.03 | 2.67 | 2.83 | + 2.66 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 197,107 | 7,434,308 | 3.771 | | | 10 | 28 | 110 | 148 |
| 2011 | 221,089 | 6,191,180 | 2.800 | | | 10 | 24 | 87 | 121 |
| 2012 | 229,903 | 5,951,685 | 2.588 | | | 10 | 17 | 76 | 103 |
| 2013 | 231,119 | 5,871,462 | 2.540 | | | 7 | 28 | 66 | 101 |
| 2014 | 228,796 | 4,259,754 | 1.861 | | | 3 | 2 | 110 | 115 |
| TOTAL | 1,108,014 | 29,708,389 | 2.681 | | | 40 | 99 | 449 | 588 |
| O.D. | | 8,754 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,864,324 | 1,006,636 | 1,224,537 | | | 624,245 | 859,868 | 1,257,434 | 597,264 |
| 2011 | | | 2,041,320 | 553,347 | 1,147,371 | | | 820,680 | 338,330 | 738,503 | 551,629 |
| 2012 | | | 2,217,862 | 267,267 | 1,033,708 | | | 796,513 | 369,814 | 850,666 | 415,855 |
| 2013 | | | 1,264,407 | 761,963 | 1,136,665 | | | 582,891 | 890,390 | 853,768 | 381,378 |
| 2014 | | | 600,003 | 27,386 | 1,373,755 | | | 204,068 | 24,144 | 1,594,870 | 435,528 |
| TOTAL | | | 7,987,916 | 2,616,599 | 5,916,036 | | | 3,028,397 | 2,482,546 | 5,295,241 | 2,381,654 |
| O.D. | | | | | 1,004 | | | | | 5,939 | 1,811 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,559,716 | 1,409,288 | 1,800,072 | | | 1,414,539 | 1,228,752 | 1,771,723 | 590,097 |
| 2011 | | 19,660 | 2,771,432 | 757,002 | 1,672,869 | | 47,352 | 1,707,829 | 435,982 | 991,067 | 535,632 |
| 2012 | 529 | 23,838 | 2,956,704 | 434,420 | 1,366,920 | 9,716 | 36,439 | 1,701,357 | 492,242 | 1,032,691 | 410,449 |
| 2013 | 492 | 20,495 | 2,230,918 | 1,056,477 | 1,410,919 | 7,989 | 38,429 | 1,727,802 | 985,556 | 994,551 | 373,750 |
| 2014 | 671 | 34,448 | 1,816,204 | 793,273 | 1,331,568 | 1,985 | 70,497 | 1,073,144 | 506,372 | 1,168,489 | 429,431 |
| TOTAL | 1,692 | 98,441 | 12,334,974 | 4,450,460 | 7,582,348 | 19,690 | 192,717 | 7,624,671 | 3,648,904 | 5,958,521 | 2,339,359 |
| O.D. | | | | | 1,476 | | | | | 8,368 | 1,780 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 20,272,185 | 21,650,077 | 2,341,139 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -9,254,932 | -6,129,312 | 11,526 | | | |
| TOTAL LOSSES | 11,017,253 | 15,520,765 | 2,352,665 | | | |
| EXPECTED LOSSES | 18,670,037 | 17,395,819 | 3,069,199 | | | |
| CREDIBILITY | .15 | .45 | .70 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .994 | 1.401 | .212 | 2.607 | | |
| INDICATED (POST-TEST) | 1.263 | 1.781 | .269 | 3.313 | | |
| PRES. ON RATE LEVEL | 1.701 | 1.585 | .280 | 3.566 | | |
| DERIVED BY FORMULA | 1.635 | 1.673 | .272 | 3.580 | | |
| UNDERLYING PRES. RATE | 1.685 | 1.570 | .277 | 3.532 | | |
| PROPOSED | 1.629 | 1.666 | .271 | 3.566 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.693 |
| IND. RATES | | | | 3.69 | MINIMUM PREMIUM | |
| MAN. RATES | 3.65 | 3.45 | 3.66 | + 3.69 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 9,877 | 272,727 | 2.761 | | | | 2 | 7 | 9 |
| 2011 | 9,535 | 86,741 | .909 | | | | | 3 | 3 |
| 2012 | 11,203 | 317,846 | 2.837 | | | 1 | | 6 | 7 |
| 2013 | 10,500 | 21,707 | .206 | | | | | 3 | 3 |
| 2014 | 10,987 | 181,463 | 1.651 | | | | 1 | 3 | 4 |
| TOTAL | 52,102 | 880,484 | 1.690 | | | 1 | 3 | 22 | 26 |
| O.D. | | 319 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 119,572 | 30,524 | | | | 51,107 | 53,213 | 18,311 |
| 2011 | | | | | 12,903 | | | | | 25,320 | 48,518 |
| 2012 | | | 132,802 | | 12,014 | | | 112,600 | | 38,422 | 22,008 |
| 2013 | | | | | 2,305 | | | | | 6,427 | 12,975 |
| 2014 | | | | 28,625 | 20,419 | | | | 50,858 | 67,113 | 14,448 |
| TOTAL | | | 132,802 | 148,197 | 78,165 | | | 112,600 | 101,965 | 190,495 | 116,260 |
| O.D. | | | | | | | | | | | 319 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 167,400 | 44,870 | | | | 73,032 | 74,976 | 18,091 |
| 2011 | | 4 | 327 | 206 | 18,347 | | 16 | 363 | 383 | 33,391 | 47,111 |
| 2012 | 32 | 1,286 | 169,459 | 3,586 | 19,996 | 1,374 | 4,435 | 223,042 | 5,993 | 48,792 | 21,722 |
| 2013 | | 8 | 576 | 326 | 2,555 | | 19 | 984 | 715 | 6,745 | 12,716 |
| 2014 | 9 | 770 | 48,871 | 35,020 | 22,982 | 140 | 5,057 | 78,086 | 51,265 | 53,777 | 14,246 |
| TOTAL | 41 | 2,068 | 219,233 | 206,538 | 108,750 | 1,514 | 9,527 | 302,475 | 131,388 | 217,681 | 113,886 |
| O.D. | | | | | | | | | | | 314 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 534,858 | 664,357 | 114,200 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -280,600 | -217,666 | 444 | |
| TOTAL LOSSES | 254,258 | 446,691 | 114,644 | |
| EXPECTED LOSSES | 566,349 | 618,973 | 117,230 | |
| CREDIBILITY | .02 | .06 | .09 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .488 | .857 | .220 | 1.565 |
| INDICATED (POST-TEST) | .620 | 1.089 | .280 | 1.989 |
| PRES. ON RATE LEVEL | 1.098 | 1.199 | .227 | 2.524 |
| DERIVED BY FORMULA | 1.088 | 1.192 | .232 | 2.512 |
| UNDERLYING PRES. RATE | 1.087 | 1.188 | .225 | 2.500 |
| PROPOSED | 1.088 | 1.192 | .232 | 2.512 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.601 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.60 | MINIMUM PREMIUM | |
| MAN. RATES | 2.62 | 2.44 | 2.59 | + 2.60 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 167,324 | 11,528,964 | 6.890 | | | 167,324 | 1 | | 10 | 34 | 118 | 163 |
| 2011 | 171,108 | 7,920,589 | 4.628 | | | 171,108 | | | 5 | 45 | 84 | 134 |
| 2012 | 175,105 | 9,977,934 | 5.698 | | | 175,105 | | | 5 | 56 | 99 | 160 |
| 2013 | 179,411 | 9,111,986 | 5.078 | | | 179,411 | | | 3 | 48 | 95 | 146 |
| 2014 | 191,637 | 4,934,102 | 2.574 | | | 191,637 | | | 1 | 15 | 98 | 114 |
| TOTAL | 884,585 | 43,473,575 | 4.915 | | | 884,585 | 1 | | 24 | 198 | 494 | 717 |
| O.D. | | 83,703 | .009 | | | | | | | | 2 | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 908,743 | | 1,502,409 | 1,224,286 | 2,518,447 | | | 887,230 | 860,172 | 2,586,565 | 1,041,112 |
| 2011 | | | 776,760 | 1,525,243 | 1,675,567 | | | 689,687 | 1,010,310 | 1,319,866 | 923,156 |
| 2012 | | | 716,799 | 2,313,135 | 1,803,011 | | | 693,223 | 1,615,015 | 1,614,627 | 1,222,124 |
| 2013 | | | 415,175 | 2,031,687 | 1,846,926 | | | 107,732 | 2,581,303 | 1,220,005 | 909,158 |
| 2014 | | | 146,352 | 286,001 | 1,363,695 | | | 100,842 | 277,510 | 1,657,040 | 1,102,662 |
| TOTAL | 908,743 | | 3,557,495 | 7,380,352 | 9,207,646 | | | 2,478,714 | 6,344,310 | 8,398,103 | 5,198,212 |
| O.D. | | | | | 25,597 | | | | | 23,377 | 34,729 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|---------------|------------------|-------------------|-------------------|---------------|----------------|------------------|------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,010,854 | | 2,062,807 | 1,713,997 | 3,702,115 | | | 2,010,465 | 1,229,184 | 3,644,474 | 1,028,619 |
| 2011 | | 8,237 | 1,168,047 | 2,031,640 | 2,411,650 | | 40,258 | 1,509,825 | 1,267,826 | 1,764,448 | 896,384 |
| 2012 | 170 | 19,875 | 1,531,075 | 2,959,639 | 2,312,617 | 8,454 | 47,897 | 1,849,408 | 1,943,062 | 1,962,296 | 1,206,236 |
| 2013 | 390 | 23,456 | 2,089,991 | 2,480,320 | 2,229,326 | 6,951 | 48,437 | 1,874,255 | 2,561,992 | 1,461,369 | 890,975 |
| 2014 | 356 | 28,248 | 1,630,691 | 959,535 | 1,306,290 | 2,114 | 70,775 | 1,172,548 | 670,222 | 1,230,912 | 1,087,225 |
| TOTAL | 1,011,770 | 79,816 | 8,482,611 | 10,145,131 | 11,961,998 | 17,519 | 207,367 | 8,416,501 | 7,672,286 | 10,063,499 | 5,109,439 |
| O.D. | | 17 | 1,141 | 716 | 34,521 | | 9 | 326 | 302 | 31,498 | 34,146 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 18,217,077 | 39,909,951 | 5,143,585 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -7,272,904 | -9,899,432 | 24,082 | | | |
| TOTAL LOSSES | 10,944,173 | 30,010,519 | 5,167,667 | | | |
| EXPECTED LOSSES | 14,648,727 | 28,156,341 | 6,280,554 | | | |
| CREDIBILITY | .13 | .39 | .60 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.237 | 3.393 | .584 | 5.214 | | |
| INDICATED (POST-TEST) | 1.572 | 4.313 | .742 | 6.627 | | |
| PRES. ON RATE LEVEL | 1.672 | 3.214 | .716 | 5.602 | | |
| DERIVED BY FORMULA | 1.659 | 3.643 | .732 | 6.034 | | |
| UNDERLYING PRES. RATE | 1.656 | 3.183 | .710 | 5.549 | | |
| PROPOSED | 1.659 | 3.643 | .732 | 6.034 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.250 |
| IND. RATES | | | | 6.25 | MINIMUM PREMIUM | |
| MAN. RATES | 5.02 | 5.42 | 5.75 | + 6.25 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 161,584 | 9,006,119 | 5.573 | | | 161,584 | | | 8 | 48 | 166 | 222 |
| 2011 | 224,840 | 11,667,031 | 5.189 | | | 224,840 | | | 14 | 40 | 187 | 241 |
| 2012 | 229,260 | 10,716,283 | 4.674 | | | 229,260 | 1 | | 11 | 35 | 179 | 226 |
| 2013 | 231,157 | 12,301,600 | 5.321 | | | 231,157 | | | 10 | 7 | 239 | 256 |
| 2014 | 241,224 | 11,559,503 | 4.792 | | | 241,224 | | | 10 | 6 | 239 | 255 |
| TOTAL | 1,088,065 | 55,250,536 | 5.078 | | | 1,088,065 | 1 | | 53 | 136 | 1010 | 1200 |
| O.D. | | 262,055 | .024 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------------------|------------------|-------------------|--------------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,155,565 | 1,181,155 | 2,448,602 | | | 560,403 | 937,093 | 1,206,266 | 517,035 |
| 2011 | | | 2,898,985 | 1,324,457 | 3,401,928 | | | 1,041,873 | 957,512 | 1,542,835 | 499,441 |
| 2012 | 210,916 | | 2,160,026 | 1,331,846 | 2,783,655 | 2,500 | | 598,000 | 1,280,523 | 1,817,640 | 531,177 |
| 2013 | | | 2,432,668 | 193,316 | 4,831,087 | | | 1,073,534 | 155,442 | 3,034,749 | 580,804 |
| 2014 | | | 2,046,506 | 524,878 | 3,267,506 | | | 638,733 | 460,348 | 4,110,176 | 511,356 |
| TOTAL | 210,916 | | 11,693,750 | 4,555,652 | 16,732,778 | 2,500 | | 3,912,543 | 3,790,918 | 11,711,666 | 2,639,813 |
| O.D. | | | | | 186,245 | | | | | 69,711 | 6,099 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,959,590 | 1,653,613 | 3,599,450 | | | 1,269,873 | 1,339,105 | 1,699,630 | 510,831 |
| 2011 | | 28,721 | 4,014,312 | 1,809,480 | 4,901,609 | | 60,488 | 2,223,757 | 1,210,553 | 2,063,282 | 484,957 |
| 2012 | 255,193 | 30,508 | 3,250,458 | 1,838,712 | 3,548,692 | 15,588 | 40,566 | 1,590,928 | 1,569,610 | 2,184,152 | 524,272 |
| 2013 | 887 | 39,423 | 4,137,327 | 1,026,713 | 5,545,988 | 11,445 | 49,163 | 2,375,165 | 561,348 | 3,259,742 | 569,188 |
| 2014 | 2,191 | 103,509 | 5,443,849 | 2,345,728 | 3,303,459 | 6,101 | 230,585 | 3,258,450 | 1,523,614 | 2,965,201 | 504,197 |
| TOTAL | 258,271 | 202,161 | 19,805,536 | 8,674,246 | 20,899,198 | 33,134 | 380,802 | 10,718,173 | 6,204,230 | 12,172,007 | 2,593,445 |
| O.D. | | 254 | 16,344 | 10,262 | 229,254 | | 96 | 3,847 | 3,537 | 81,277 | 6,008 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 31,418,618 | 48,274,011 | 2,599,453 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -24,280,758 | -11,250,855 | 13,724 | |
| TOTAL LOSSES | 7,137,860 | 37,023,156 | 2,613,177 | |
| EXPECTED LOSSES | 49,583,122 | 32,195,844 | 3,492,689 | |
| CREDIBILITY | .15 | .44 | .69 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .656 | 3.403 | .240 | 4.299 |
| INDICATED (POST-TEST) | .834 | 4.325 | .305 | 5.464 |
| PRES. ON RATE LEVEL | 4.601 | 2.987 | .324 | 7.912 |
| DERIVED BY FORMULA | 4.036 | 3.576 | .311 | 7.923 |
| UNDERLYING PRES. RATE | 4.557 | 2.959 | .321 | 7.837 |
| PROPOSED | 4.030 | 3.571 | .311 | 7.912 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.195 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.20 | MINIMUM PREMIUM | |
| MAN. RATES | 8.34 | 7.66 | 8.12 | + 8.20 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 228,195 | 4,062,624 | 1.780 | | | 9 | 9 | 63 | 81 |
| 2011 | 232,426 | 4,147,677 | 1.784 | | | 5 | 23 | 56 | 84 |
| 2012 | 230,093 | 2,811,871 | 1.222 | | | 3 | 17 | 39 | 59 |
| 2013 | 260,481 | 2,644,169 | 1.015 | | | 2 | 25 | 43 | 70 |
| 2014 | 273,922 | 2,458,817 | .897 | | | 1 | 5 | 45 | 51 |
| TOTAL | 1,225,117 | 16,125,158 | 1.316 | | | 20 | 79 | 246 | 345 |
| O.D. | | 136,501 | .011 | | | | 1 | 2 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,642,419 | 160,160 | 437,686 | | | 622,269 | 134,889 | 702,069 | 363,132 |
| 2011 | | | 884,238 | 530,148 | 559,520 | | | 332,530 | 606,025 | 754,922 | 480,294 |
| 2012 | | | 495,592 | 491,591 | 294,767 | | | 139,192 | 574,802 | 493,935 | 321,992 |
| 2013 | | | 275,640 | 547,616 | 448,595 | | | 110,419 | 465,102 | 432,455 | 364,342 |
| 2014 | | | 197,132 | 134,346 | 609,910 | | | 41,350 | 139,346 | 1,044,261 | 292,472 |
| TOTAL | | | 3,495,021 | 1,863,861 | 2,350,478 | | | 1,245,760 | 1,920,164 | 3,427,642 | 1,822,232 |
| O.D. | | | | 70,278 | 18,440 | | | | 29,605 | 10,783 | 7,395 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,255,042 | 224,225 | 643,399 | | | 1,410,062 | 192,756 | 989,216 | 358,774 |
| 2011 | | 8,592 | 1,220,236 | 709,763 | 816,481 | | 19,478 | 740,230 | 758,982 | 1,008,612 | 466,365 |
| 2012 | 119 | 7,393 | 752,895 | 631,671 | 396,109 | 1,698 | 12,742 | 442,793 | 683,603 | 600,459 | 317,806 |
| 2013 | 148 | 7,661 | 748,685 | 671,389 | 558,512 | 2,251 | 12,909 | 542,054 | 498,134 | 492,790 | 357,055 |
| 2014 | 264 | 15,731 | 869,980 | 449,372 | 601,255 | 1,192 | 37,680 | 669,752 | 397,842 | 769,729 | 288,377 |
| TOTAL | 531 | 39,377 | 5,846,838 | 2,686,420 | 3,015,756 | 5,141 | 82,809 | 3,804,891 | 2,531,317 | 3,860,806 | 1,788,377 |
| O.D. | | 22 | 4,859 | 92,447 | 26,933 | | 6 | 2,786 | 36,490 | 14,604 | 7,229 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,787,260 | 12,264,773 | 1,795,606 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,080,857 | -4,021,608 | 9,457 | |
| TOTAL LOSSES | 4,706,403 | 8,243,165 | 1,805,063 | |
| EXPECTED LOSSES | 10,241,977 | 11,467,094 | 2,413,480 | |
| CREDIBILITY | .16 | .48 | .75 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .384 | .673 | .147 | 1.204 |
| INDICATED (POST-TEST) | .488 | .855 | .187 | 1.530 |
| PRES. ON RATE LEVEL | .844 | .945 | .199 | 1.988 |
| DERIVED BY FORMULA | .787 | .902 | .190 | 1.879 |
| UNDERLYING PRES. RATE | .836 | .936 | .197 | 1.969 |
| PROPOSED | .787 | .902 | .190 | 1.879 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.946 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.95 | MINIMUM PREMIUM | |
| MAN. RATES | 2.05 | 1.92 | 2.04 | + 1.95 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,501 | 333,421 | 4.445 | | | 1 | 2 | 3 | 6 |
| 2011 | 7,767 | 81,307 | 1.046 | | | | | | |
| 2012 | 8,136 | 46,978 | .577 | | | | 1 | | 1 |
| 2013 | 7,794 | 251,840 | 3.231 | | | | 2 | 3 | 5 |
| 2014 | 8,289 | 170,104 | 2.052 | | | | | 3 | 3 |
| TOTAL | 39,487 | 883,650 | 2.238 | | | 1 | 5 | 9 | 15 |
| O.D. | | 63,952 | .161 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|---------------|---------------|---------|---------|---------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 257,641 | 3,542 | 6,470 | | | 15,214 | 4,787 | 37,320 | 8,447 |
| 2011 | | | | | | | | | | | 81,307 |
| 2012 | | | | 2,685 | | | | | 10,327 | | 33,966 |
| 2013 | | | | 57,985 | 27,855 | | | | 33,171 | 44,579 | 88,250 |
| 2014 | | | | | 31,933 | | | | | 128,134 | 10,037 |
| TOTAL | | | 257,641 | 64,212 | 66,258 | | | 15,214 | 48,285 | 210,033 | 222,007 |
| O.D. | | | | 31,752 | | | | | 28,123 | | 4,077 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|----------------|---------------|---------------|------------|--------------|----------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 353,741 | 4,959 | 9,511 | | | 34,475 | 6,840 | 52,584 | 8,346 |
| 2011 | | | | | | | | | | | 78,949 |
| 2012 | | 11 | 539 | 3,301 | 76 | | 119 | 2,557 | 11,742 | 353 | 33,524 |
| 2013 | 7 | 474 | 39,213 | 66,660 | 35,184 | 90 | 681 | 26,228 | 36,437 | 49,055 | 86,485 |
| 2014 | 5 | 469 | 27,368 | 16,339 | 29,157 | 101 | 2,371 | 57,946 | 37,644 | 92,103 | 9,896 |
| TOTAL | 12 | 954 | 420,861 | 91,259 | 73,928 | 191 | 3,171 | 121,206 | 92,663 | 194,095 | 217,200 |
| O.D. | | 145 | 6,367 | 39,047 | 894 | | 324 | 6,970 | 31,976 | 961 | 3,959 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 560,201 | 524,823 | 221,159 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -631,085 | -244,196 | 441 | |
| TOTAL LOSSES | | 280,627 | 221,600 | |
| EXPECTED LOSSES | 1,270,296 | 692,998 | 117,276 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .711 | .561 | 1.272 |
| INDICATED (POST-TEST) | .000 | .904 | .713 | 1.617 |
| PRES. ON RATE LEVEL | 3.248 | 1.772 | .300 | 5.320 |
| DERIVED BY FORMULA | 3.183 | 1.729 | .333 | 5.245 |
| UNDERLYING PRES. RATE | 3.217 | 1.755 | .297 | 5.269 |
| PROPOSED | 3.183 | 1.729 | .333 | 5.245 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | 5.43 | MINIMUM PREMIUM |
| MAN. RATES | 5.58 | 5.15 | 5.46 | + 5.43 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 42,666 | 1,222,818 | 2.866 | | | 1 | 7 | 9 | 17 |
| 2011 | 29,580 | 243,318 | .822 | | | | | 15 | 15 |
| 2012 | 36,487 | 908,251 | 2.489 | | | 1 | | 5 | 7 |
| 2013 | 30,397 | 528,218 | 1.737 | | | | 1 | 12 | 13 |
| 2014 | 29,872 | 334,616 | 1.120 | | | | | 11 | 11 |
| TOTAL | 169,002 | 3,237,221 | 1.915 | | | 2 | 9 | 52 | 63 |
| O.D. | | 8,395 | .004 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 134,268 | 376,132 | 275,964 | | | 128,817 | 105,620 | 129,323 | 72,694 |
| 2011 | | | | | 112,098 | | | | | 83,176 | 48,044 |
| 2012 | | | 365,864 | 30,261 | 192,042 | | | 192,000 | 31,039 | 62,953 | 34,092 |
| 2013 | | | | 116,069 | 148,973 | | | | 5,911 | 184,022 | 73,243 |
| 2014 | | | | | 194,630 | | | | | 116,978 | 23,008 |
| TOTAL | | | 500,132 | 522,462 | 923,707 | | | 320,817 | 142,570 | 576,452 | 251,081 |
| O.D. | | | | | | | | | | | 8,395 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|----------------|------------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 184,350 | 526,586 | 405,666 | | | 291,899 | 150,929 | 182,218 | 71,822 |
| 2011 | | 44 | 2,830 | 1,780 | 159,397 | | 50 | 1,202 | 1,263 | 109,692 | 46,651 |
| 2012 | 86 | 3,892 | 486,867 | 55,845 | 251,593 | 2,338 | 7,920 | 387,871 | 45,384 | 81,271 | 33,649 |
| 2013 | 16 | 1,286 | 101,710 | 146,666 | 173,796 | 106 | 734 | 31,728 | 26,032 | 193,577 | 71,778 |
| 2014 | 26 | 2,869 | 166,809 | 99,574 | 177,706 | 93 | 2,158 | 52,901 | 34,365 | 84,080 | 22,686 |
| TOTAL | 128 | 8,091 | 942,566 | 830,451 | 1,168,158 | 2,537 | 10,862 | 765,601 | 257,973 | 650,838 | 246,586 |
| O.D. | | | | | | | | | | | 8,170 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,729,785 | 2,907,420 | 254,756 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -746,776 | -490,233 | 930 | |
| TOTAL LOSSES | 983,009 | 2,417,187 | 255,686 | |
| EXPECTED LOSSES | 1,470,317 | 1,368,917 | 275,473 | |
| CREDIBILITY | .04 | .13 | .20 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .582 | 1.430 | .151 | 2.163 |
| INDICATED (POST-TEST) | .740 | 1.818 | .192 | 2.750 |
| PRES. ON RATE LEVEL | .878 | .818 | .165 | 1.861 |
| DERIVED BY FORMULA | .872 | .948 | .170 | 1.990 |
| UNDERLYING PRES. RATE | .870 | .810 | .163 | 1.843 |
| PROPOSED | .872 | .948 | .170 | 1.990 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.06 | MINIMUM PREMIUM | |
| MAN. RATES | 1.82 | 1.80 | 1.91 | + 2.06 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 35,934 | 2,553,243 | 7.105 | | | 35,934 | | | 2 | 2 | 8 | 12 |
| 2011 | 33,826 | 101,961 | .301 | | | 33,826 | | | | 1 | 2 | 3 |
| 2012 | 36,751 | 243,734 | .663 | | | 36,751 | | | | 1 | 11 | 12 |
| 2013 | 54,013 | 1,132,821 | 2.097 | | | 54,013 | | | 1 | 5 | 12 | 18 |
| 2014 | 58,755 | 1,139,615 | 1.939 | | | 58,755 | | | 1 | 3 | 19 | 23 |
| TOTAL | 219,279 | 5,171,374 | 2.358 | | | 219,279 | | | 4 | 12 | 52 | 68 |
| O.D. | | 19,430 | .008 | | | | | | | | 1 | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 498,323 | 83,412 | 28,573 | | | 1,815,548 | 37,451 | 16,777 | 73,159 |
| 2011 | | | | 4,709 | 12,196 | | | | 5,754 | 6,711 | 72,591 |
| 2012 | | | | 7,569 | 74,902 | | | | 12,570 | 72,640 | 76,053 |
| 2013 | | | 164,251 | 254,107 | 204,200 | | | 24,344 | 163,699 | 163,741 | 158,479 |
| 2014 | | | 208,501 | 104,747 | 108,156 | | | 93,393 | 83,523 | 251,691 | 289,604 |
| TOTAL | | | 871,075 | 454,544 | 428,027 | | | 1,933,285 | 302,997 | 511,560 | 669,886 |
| O.D. | | | | | 16,356 | | | | | 2,925 | 149 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 408,575 | 116,776 | 42,003 | | | 1,570,196 | 53,518 | 23,638 | 72,281 |
| 2011 | | 6 | 601 | 6,369 | 17,390 | | 3 | 608 | 7,163 | 8,925 | 70,486 |
| 2012 | | 141 | 8,085 | 13,437 | 92,414 | | 243 | 7,126 | 17,972 | 85,126 | 75,064 |
| 2013 | 79 | 3,877 | 390,226 | 313,021 | 257,475 | 654 | 4,047 | 165,724 | 175,469 | 184,622 | 155,309 |
| 2014 | 203 | 8,080 | 419,032 | 168,526 | 140,028 | 660 | 28,894 | 342,933 | 136,220 | 198,919 | 285,550 |
| TOTAL | 282 | 12,104 | 1,226,519 | 618,129 | 549,310 | 1,314 | 33,187 | 2,086,587 | 390,342 | 501,230 | 658,690 |
| O.D. | | 57 | 4,076 | 2,321 | 18,138 | 3 | 12 | 449 | 326 | 3,072 | 146 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,364,590 | 2,082,868 | 658,836 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,746,386 | -801,240 | 2,143 | |
| TOTAL LOSSES | 1,618,204 | 1,281,628 | 660,979 | |
| EXPECTED LOSSES | 3,576,441 | 2,330,935 | 484,607 | |
| CREDIBILITY | .05 | .15 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .738 | .584 | .301 | 1.623 |
| INDICATED (POST-TEST) | .938 | .742 | .383 | 2.063 |
| PRES. ON RATE LEVEL | 1.647 | 1.073 | .223 | 2.943 |
| DERIVED BY FORMULA | 1.612 | 1.023 | .261 | 2.896 |
| UNDERLYING PRES. RATE | 1.631 | 1.063 | .221 | 2.915 |
| PROPOSED | 1.612 | 1.023 | .261 | 2.896 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.999 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.00 | MINIMUM PREMIUM | |
| MAN. RATES | 3.12 | 2.85 | 3.02 | + 3.00 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 918 | 1,263 | .137 | | | | | | | |
| 2011 | 942 | 7,095 | .753 | | | | | | 1 | 1 |
| 2012 | 748 | | | | | | | | | |
| 2013 | 685 | 508 | .074 | | | | | | | |
| 2014 | 1,086 | 1,467 | .135 | | | | | | 1 | 1 |
| TOTAL | 4,379 | 10,333 | .236 | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|--------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,263 |
| 2011 | | | | | 3,705 | | | | | 1,445 | 1,945 |
| 2013 | | | | | | | | | | | 508 |
| 2014 | | | | | 1,141 | | | | | 178 | 148 |
| TOTAL | | | | | 4,846 | | | | | 1,623 | 3,864 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|------------|--------------|---------|----------|------------|-----------|--------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,248 |
| 2011 | | 2 | 94 | 59 | 5,269 | | | 20 | 22 | 1,905 | 1,889 |
| 2013 | | | | | | | | | | | 498 |
| 2014 | | 17 | 978 | 583 | 1,043 | | 3 | 81 | 51 | 129 | 146 |
| TOTAL | | 19 | 1,072 | 642 | 6,312 | | 3 | 101 | 73 | 2,034 | 3,781 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,195 | 9,061 | 3,781 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -57,661 | -23,808 | 39 | |
| TOTAL LOSSES | | | 3,820 | |
| EXPECTED LOSSES | 115,868 | 68,050 | 9,239 | |
| CREDIBILITY | .00 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .087 | .087 |
| INDICATED (POST-TEST) | .000 | .000 | .111 | .111 |
| PRES. ON RATE LEVEL | 2.671 | 1.569 | .213 | 4.453 |
| DERIVED BY FORMULA | 2.671 | 1.553 | .211 | 4.435 |
| UNDERLYING PRES. RATE | 2.646 | 1.554 | .211 | 4.411 |
| PROPOSED | 2.671 | 1.553 | .211 | 4.435 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.593 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.59 | MINIMUM PREMIUM | |
| MAN. RATES | 4.62 | 4.31 | 4.57 | + 4.59 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 108,210 | 2,776,330 | 2.565 | | | 4 | 6 | 42 | 52 |
| 2011 | 116,496 | 2,414,170 | 2.072 | | | 1 | 13 | 63 | 77 |
| 2012 | 117,908 | 2,296,465 | 1.947 | | | | 11 | 47 | 58 |
| 2013 | 114,921 | 1,689,589 | 1.470 | | | 1 | 10 | 31 | 42 |
| 2014 | 118,420 | 1,025,035 | .865 | | | | 6 | 22 | 28 |
| TOTAL | 575,955 | 10,201,589 | 1.771 | | | 6 | 46 | 205 | 257 |
| O.D. | | 54,970 | .009 | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 609,359 | 281,769 | 474,712 | | | 720,388 | 66,366 | 364,905 | 258,831 |
| 2011 | | | 137,572 | 565,745 | 387,269 | | | 238,908 | 289,685 | 593,700 | 201,291 |
| 2012 | | | | 680,447 | 228,779 | | | | 726,063 | 469,468 | 191,708 |
| 2013 | | | 137,470 | 322,531 | 335,671 | | | 118,667 | 225,339 | 393,971 | 155,940 |
| 2014 | | | | 169,800 | 170,339 | | | | 275,059 | 277,222 | 132,615 |
| TOTAL | | | 884,401 | 2,020,292 | 1,596,770 | | | 1,077,963 | 1,582,512 | 2,099,266 | 940,385 |
| O.D. | | | | | 31,598 | | | | | 15,949 | 7,423 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 744,329 | 394,477 | 697,826 | | | 1,260,404 | 94,837 | 514,148 | 255,725 |
| 2011 | | 1,552 | 227,637 | 748,887 | 558,823 | | 14,015 | 519,611 | 367,268 | 790,433 | 195,454 |
| 2012 | | 3,427 | 156,527 | 849,355 | 300,757 | | 9,037 | 205,826 | 849,341 | 572,153 | 189,216 |
| 2013 | 80 | 4,524 | 428,802 | 404,171 | 406,346 | 1,825 | 9,279 | 411,312 | 266,923 | 436,595 | 152,821 |
| 2014 | 54 | 5,302 | 332,061 | 232,924 | 181,258 | 688 | 25,717 | 383,565 | 252,059 | 229,209 | 130,758 |
| TOTAL | 134 | 14,805 | 1,889,356 | 2,629,814 | 2,145,010 | 2,513 | 58,048 | 2,780,718 | 1,830,428 | 2,542,538 | 923,974 |
| O.D. | | 4 | 204 | 130 | 45,893 | | 9 | 321 | 304 | 20,953 | 7,289 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 4,746,112 | 9,215,070 | 931,263 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,108,319 | -2,571,920 | 4,654 | |
| TOTAL LOSSES | 1,637,793 | 6,643,150 | 935,917 | |
| EXPECTED LOSSES | 6,249,113 | 7,285,831 | 1,249,822 | |
| CREDIBILITY | .10 | .29 | .45 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .284 | 1.153 | .162 | 1.599 |
| INDICATED (POST-TEST) | .361 | 1.465 | .206 | 2.032 |
| PRES. ON RATE LEVEL | 1.096 | 1.277 | .219 | 2.592 |
| DERIVED BY FORMULA | 1.023 | 1.332 | .213 | 2.568 |
| UNDERLYING PRES. RATE | 1.085 | 1.265 | .217 | 2.567 |
| PROPOSED | 1.023 | 1.332 | .213 | 2.568 |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | 2.66 |
| MAN. RATES | 2.68 | 2.51 | 2.66 | + 2.66 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 10,704 | 165,315 | 1,544 | | | | | | 8 | 8 |
| 2011 | 10,069 | 324,402 | 3,221 | | | 1 | | | 2 | 3 |
| 2012 | 8,220 | 29,971 | .364 | | | | 1 | | 2 | 3 |
| 2013 | 9,064 | 94,139 | 1,038 | 1 | | | | | 1 | 1 |
| 2014 | 10,125 | 682,129 | 6,737 | | | 1 | | | 2 | 3 |
| TOTAL | 48,182 | 1,295,956 | 2,690 | 1 | | 2 | | 1 | 14 | 18 |
| O.D. | | 213 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|----------------|--------------|---------------|---------|---------|----------------|--------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 59,321 | | | | | 90,605 | 15,389 |
| 2011 | | | 121,216 | | 11,038 | | | 84,462 | | 94,925 | 12,761 |
| 2012 | | | | 1,502 | 4,290 | | | | 3,185 | 11,005 | 9,989 |
| 2013 | 82,604 | | | | | | | | | | 11,535 |
| 2014 | | | 233,000 | | 14,318 | | | 400,000 | | 23,231 | 11,580 |
| TOTAL | 82,604 | | 354,216 | 1,502 | 88,967 | | | 484,462 | 3,185 | 219,766 | 61,254 |
| O.D. | | | | | | | | | | | 213 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|--------------|----------------|---------------|----------------|--------------|---------------|----------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 87,201 | | | | | 127,661 | 15,204 |
| 2011 | | 1,138 | 161,076 | 957 | 17,818 | | 4,889 | 172,944 | 2,431 | 126,496 | 12,391 |
| 2012 | | 14 | 677 | 2,082 | 5,326 | | 55 | 1,399 | 4,179 | 12,940 | 9,859 |
| 2013 | 136,541 | | | | | | | | | | 11,304 |
| 2014 | 176 | 5,075 | 228,888 | 31,146 | 39,075 | 1,287 | 70,967 | 601,983 | 47,916 | 51,682 | 11,418 |
| TOTAL | 136,717 | 6,227 | 390,641 | 34,185 | 149,420 | 1,287 | 75,911 | 776,326 | 54,526 | 318,779 | 60,176 |
| O.D. | | | | | | | | | | | 207 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,387,109 | 556,910 | 60,383 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -363,434 | -177,584 | 249 | | | |
| TOTAL LOSSES | 1,023,675 | 379,326 | 60,632 | | | |
| EXPECTED LOSSES | 720,322 | 500,612 | 66,974 | | | |
| CREDIBILITY | .02 | .06 | .09 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.125 | .787 | .126 | 3.038 | | |
| INDICATED (POST-TEST) | 2.701 | 1.000 | .160 | 3.861 | | |
| PRES. ON RATE LEVEL | 1.510 | 1.049 | .140 | 2.699 | | |
| DERIVED BY FORMULA | 1.534 | 1.046 | .142 | 2.722 | | |
| UNDERLYING PRES. RATE | 1.495 | 1.039 | .139 | 2.673 | | |
| PROPOSED | 1.534 | 1.046 | .142 | 2.722 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.819 |
| IND. RATES | | | | 2.82 | MINIMUM PREMIUM | |
| MAN. RATES | 2.84 | 2.61 | 2.77 | + 2.82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,386 | | | | | | | | | |
| 2011 | 1,433 | 8,738 | .609 | | | | | | | |
| 2012 | 1,425 | | | | | | | | | |
| 2013 | 1,485 | 44,360 | 2.987 | | | | | | 1 | 1 |
| 2014 | 1,524 | | | | | | | | | |
| TOTAL | 7,253 | 53,098 | .732 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 8,738 |
| 2013 | | | | | 20,327 | | | | | 20,837 | 3,196 |
| TOTAL | | | | | 20,327 | | | | | 20,837 | 11,934 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|--------------|---------------|-----------|-----------|--------------|--------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 8,485 |
| 2013 | 2 | 71 | 5,064 | 2,885 | 22,541 | 11 | 74 | 3,203 | 2,314 | 21,873 | 3,132 |
| TOTAL | 2 | 71 | 5,064 | 2,885 | 22,541 | 11 | 74 | 3,203 | 2,314 | 21,873 | 11,617 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,425 | 49,613 | 11,617 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -24,664 | -34,218 | 44 | |
| TOTAL LOSSES | | 15,395 | 11,661 | |
| EXPECTED LOSSES | 49,538 | 97,046 | 11,605 | |
| CREDIBILITY | .01 | .02 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .212 | .161 | .373 |
| INDICATED (POST-TEST) | .000 | .269 | .205 | .474 |
| PRES. ON RATE LEVEL | .690 | 1,351 | .161 | 2,202 |
| DERIVED BY FORMULA | .683 | 1,329 | .162 | 2,174 |
| UNDERLYING PRES. RATE | .683 | 1,338 | .160 | 2,181 |
| PROPOSED | .683 | 1,329 | .162 | 2,174 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.251 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.25 | MINIMUM PREMIUM | |
| MAN. RATES | 2.27 | 2.13 | 2.26 | + 2.25 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 13,431 | 646,396 | 4.812 | | | 1 | | | 5 | 6 |
| 2011 | 14,429 | 187,815 | 1.301 | | | | | 2 | 4 | 6 |
| 2012 | 14,769 | 362,767 | 2.456 | | | | | 4 | 5 | 9 |
| 2013 | 16,247 | 278,318 | 1.713 | | | | | 2 | 7 | 9 |
| 2014 | 16,992 | 375,015 | 2.207 | | | | | 2 | 7 | 9 |
| TOTAL | 75,868 | 1,850,311 | 2.439 | | | 1 | | 10 | 28 | 39 |
| O.D. | | 96 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 197,778 | | 36,416 | | | 323,534 | | 49,073 | 39,595 |
| 2011 | | | | 104,325 | 14,099 | | | | 14,984 | 45,722 | 8,685 |
| 2012 | | | | 148,073 | 20,212 | | | | 149,863 | 33,380 | 11,239 |
| 2013 | | | | 91,625 | 31,440 | | | | 59,147 | 75,394 | 20,712 |
| 2014 | | | | 189,372 | 33,487 | | | | 59,650 | 36,513 | 55,993 |
| TOTAL | | | 197,778 | 533,395 | 135,654 | | | 323,534 | 283,644 | 240,082 | 136,224 |
| O.D. | | | | | | | | | | | 96 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 271,549 | | 53,532 | | | 733,128 | | 69,144 | 39,120 |
| 2011 | | 24 | 6,877 | 137,022 | 21,102 | | 29 | 1,990 | 19,081 | 60,492 | 8,433 |
| 2012 | | 705 | 31,474 | 183,202 | 29,052 | | 1,782 | 38,975 | 172,088 | 44,038 | 11,093 |
| 2013 | 8 | 709 | 58,821 | 103,546 | 41,656 | 168 | 1,199 | 46,127 | 64,516 | 83,174 | 20,298 |
| 2014 | 39 | 3,620 | 236,222 | 179,708 | 59,268 | 131 | 5,146 | 72,516 | 47,722 | 32,734 | 55,209 |
| TOTAL | 47 | 5,058 | 604,943 | 603,478 | 204,610 | 299 | 8,156 | 892,736 | 303,407 | 289,582 | 134,153 |
| O.D. | | | | | | | | | | | 95 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,511,239 | 1,401,077 | 134,248 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -402,688 | -276,554 | 369 | |
| TOTAL LOSSES | 1,108,551 | 1,124,523 | 134,617 | |
| EXPECTED LOSSES | 814,822 | 789,786 | 94,076 | |
| CREDIBILITY | .03 | .08 | .12 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.461 | 1.482 | .177 | 3.120 |
| INDICATED (POST-TEST) | 1.857 | 1.884 | .225 | 3.966 |
| PRES. ON RATE LEVEL | 1.084 | 1.051 | .125 | 2.260 |
| DERIVED BY FORMULA | 1.107 | 1.118 | .137 | 2.362 |
| UNDERLYING PRES. RATE | 1.074 | 1.041 | .124 | 2.239 |
| PROPOSED | 1.107 | 1.118 | .137 | 2.362 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.446 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.45 | MINIMUM PREMIUM | |
| MAN. RATES | 2.24 | 2.19 | 2.32 | + 2.45 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 10,280 | 511,889 | 4,979 | | | 1 | | | | 1 |
| 2011 | 10,824 | 221,306 | 2,044 | | | | 1 | | 2 | 3 |
| 2012 | 9,295 | 280,836 | 3,021 | | | 1 | | | 4 | 5 |
| 2013 | 8,659 | 2,859,040 | 33,018 | | | 2 | | | 3 | 5 |
| 2014 | 9,218 | 108,181 | 1,173 | | | | | 1 | 5 | 6 |
| TOTAL | 48,276 | 3,981,252 | 8,247 | | | 4 | | 2 | 14 | 20 |
| O.D. | | 450 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|---------------|---------|---------|------------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 365,798 | | | | | 128,306 | | | 17,785 |
| 2011 | | | | 101,607 | 35,699 | | | | 19,765 | 42,016 | 22,219 |
| 2012 | | | 193,277 | | 7,214 | | | 30,712 | | 20,890 | 28,743 |
| 2013 | | | 1,007,321 | | 8,435 | | | 1,788,125 | | 22,546 | 32,613 |
| 2014 | | | | 43,500 | 14,757 | | | | 17,444 | 14,588 | 17,892 |
| TOTAL | | | 1,566,396 | 145,107 | 66,105 | | | 1,947,143 | 37,209 | 100,040 | 119,252 |
| O.D. | | | | | | | | | | | 450 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|------------------|----------------|----------------|--------------|---------------|------------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 502,241 | | | | | 290,741 | | | 17,572 |
| 2011 | | 34 | 7,252 | 133,802 | 51,792 | | 28 | 2,363 | 24,890 | 55,666 | 21,575 |
| 2012 | 47 | 1,860 | 245,722 | 4,652 | 16,460 | 376 | 1,225 | 61,413 | 2,160 | 25,445 | 28,369 |
| 2013 | 130 | 3,999 | 523,915 | 25,558 | 41,553 | 4,704 | 17,689 | 889,528 | 39,997 | 54,623 | 31,961 |
| 2014 | 10 | 934 | 60,312 | 44,897 | 20,062 | 41 | 1,562 | 22,979 | 15,103 | 12,384 | 17,642 |
| TOTAL | 187 | 6,827 | 1,339,442 | 208,909 | 129,867 | 5,121 | 20,504 | 1,267,024 | 82,150 | 148,118 | 117,119 |
| O.D. | | | | | | | | | | | 444 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,639,105 | 569,044 | 117,563 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -473,471 | -235,060 | 295 | | | |
| TOTAL LOSSES | 2,165,634 | 333,984 | 117,858 | | | |
| EXPECTED LOSSES | 938,969 | 658,968 | 84,000 | | | |
| CREDIBILITY | .02 | .06 | .09 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 4.486 | .692 | .244 | 5.422 | | |
| INDICATED (POST-TEST) | 5.702 | .880 | .310 | 6.892 | | |
| PRES. ON RATE LEVEL | 1.964 | 1.377 | .176 | 3.517 | | |
| DERIVED BY FORMULA | 2.039 | 1.347 | .188 | 3.574 | | |
| UNDERLYING PRES. RATE | 1.945 | 1.365 | .174 | 3.484 | | |
| PROPOSED | 2.039 | 1.347 | .188 | 3.574 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.701 |
| IND. RATES | | | | 3.70 | MINIMUM PREMIUM | |
| MAN. RATES | 3.53 | 3.40 | 3.61 | + 3.70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 149,583 | 7,535,257 | 5.037 | | | 149,583 | | | 8 | 31 | 60 | 99 |
| 2011 | 157,230 | 6,228,095 | 3.961 | | | 157,230 | | | 6 | 26 | 52 | 84 |
| 2012 | 156,741 | 5,859,013 | 3.738 | | | 156,741 | | | 9 | 31 | 54 | 94 |
| 2013 | 167,937 | 4,144,117 | 2.467 | | | 167,937 | | | 3 | 31 | 54 | 88 |
| 2014 | 175,396 | 3,370,511 | 1.921 | | | 175,396 | | | 1 | 9 | 72 | 82 |
| TOTAL | 806,887 | 27,136,993 | 3.363 | | | 806,887 | | | 27 | 128 | 292 | 447 |
| O.D. | | 32,516 | .004 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,730,834 | 1,251,395 | 631,907 | | | 1,242,903 | 1,452,478 | 731,647 | 494,093 |
| 2011 | | | 1,027,686 | 530,284 | 353,169 | | | 2,872,993 | 426,780 | 468,589 | 548,594 |
| 2012 | | | 1,432,111 | 1,309,291 | 609,254 | | | 512,572 | 858,788 | 753,179 | 383,818 |
| 2013 | | | 490,542 | 947,128 | 710,833 | | | 148,509 | 644,850 | 711,035 | 491,220 |
| 2014 | | | 124,978 | 380,165 | 935,740 | | | 50,063 | 248,257 | 1,092,177 | 539,131 |
| TOTAL | | | 4,806,151 | 4,418,263 | 3,240,903 | | | 4,827,040 | 3,631,153 | 3,756,627 | 2,456,856 |
| O.D. | | | | | 25,945 | | | | | 1,859 | 4,712 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,787,569 | 1,751,953 | 928,901 | | | 1,847,893 | 2,075,591 | 1,030,890 | 488,164 |
| 2011 | | 8,256 | 1,178,842 | 706,488 | 522,578 | | 43,750 | 1,589,187 | 539,711 | 635,317 | 532,685 |
| 2012 | 339 | 20,534 | 2,132,059 | 1,675,172 | 842,984 | 6,251 | 30,911 | 1,260,029 | 1,033,058 | 925,672 | 378,828 |
| 2013 | 267 | 13,144 | 1,295,321 | 1,152,736 | 894,886 | 3,156 | 18,124 | 760,183 | 702,679 | 799,957 | 481,396 |
| 2014 | 291 | 22,962 | 1,345,396 | 819,037 | 927,194 | 1,448 | 48,377 | 807,697 | 480,435 | 816,849 | 531,583 |
| TOTAL | 897 | 64,896 | 7,739,187 | 6,105,386 | 4,116,543 | 10,855 | 141,162 | 6,264,989 | 4,831,474 | 4,208,685 | 2,412,656 |
| O.D. | | 36 | 2,277 | 1,430 | 31,937 | | 2 | 103 | 94 | 2,168 | 4,638 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 14,224,404 | 19,297,717 | 2,417,294 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,363,468 | -5,405,119 | 11,064 | |
| TOTAL LOSSES | 7,860,936 | 13,892,598 | 2,428,358 | |
| EXPECTED LOSSES | 12,821,434 | 15,379,266 | 2,872,518 | |
| CREDIBILITY | .12 | .36 | .57 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .974 | 1.722 | .301 | 2.997 |
| INDICATED (POST-TEST) | 1.238 | 2.189 | .383 | 3.810 |
| PRES. ON RATE LEVEL | 1.604 | 1.924 | .360 | 3.888 |
| DERIVED BY FORMULA | 1.560 | 2.019 | .373 | 3.952 |
| UNDERLYING PRES. RATE | 1.589 | 1.906 | .356 | 3.851 |
| PROPOSED | 1.535 | 1.986 | .367 | 3.888 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.027 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.03 | MINIMUM PREMIUM | |
| MAN. RATES | 3.85 | 3.76 | 3.99 | + 4.03 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,673 | 1,077,488 | 2.585 | | | 1 | 4 | 14 | 19 |
| 2011 | 42,443 | 374,951 | .883 | | | | 1 | 14 | 15 |
| 2012 | 42,580 | 1,037,116 | 2.435 | | | 1 | 4 | 13 | 18 |
| 2013 | 40,358 | 528,106 | 1.308 | 1 | | | 2 | 7 | 10 |
| 2014 | 40,902 | 351,884 | .860 | | | | | 12 | 12 |
| TOTAL | 207,956 | 3,369,545 | 1.620 | 1 | | 2 | 11 | 60 | 74 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|----------------|----------------|----------------|---------------|---------|----------------|----------------|----------------|----------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 147,109 | 209,584 | 101,352 | | | 250,032 | 199,597 | 60,103 | 109,711 |
| 2011 | | | | 35,433 | 79,947 | | | | 1,396 | 204,324 | 53,851 |
| 2012 | | | 124,044 | 174,960 | 158,112 | | | 23,986 | 111,913 | 359,772 | 84,329 |
| 2013 | 3,000 | | | 105,016 | 16,361 | 79,359 | | | 219,195 | 54,146 | 51,029 |
| 2014 | | | | | 57,183 | | | | | 249,508 | 45,193 |
| TOTAL | 3,000 | | 271,153 | 524,993 | 412,955 | 79,359 | | 274,018 | 532,101 | 927,853 | 344,113 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|--------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|------------------|----------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 201,981 | 293,418 | 148,989 | | | 566,573 | 285,224 | 84,685 | 108,394 |
| 2011 | | 42 | 4,238 | 47,733 | 114,044 | | 130 | 3,067 | 4,815 | 269,477 | 52,289 |
| 2012 | 29 | 2,193 | 206,255 | 226,594 | 204,412 | | 2,723 | 94,653 | 146,349 | 424,143 | 83,233 |
| 2013 | 4,969 | 749 | 62,517 | 115,890 | 25,925 | 173,937 | 3,654 | 136,354 | 214,089 | 71,792 | 50,008 |
| 2014 | 4 | 853 | 49,001 | 29,251 | 52,207 | 195 | 4,593 | 112,825 | 73,297 | 179,348 | 44,560 |
| TOTAL | 5,002 | 3,837 | 523,992 | 712,886 | 545,577 | 174,426 | 11,100 | 913,472 | 723,774 | 1,029,445 | 338,484 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,631,829 | 3,011,682 | 338,484 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -868,673 | -663,766 | 1,032 | |
| TOTAL LOSSES | 763,156 | 2,347,916 | 339,516 | |
| EXPECTED LOSSES | 1,736,433 | 1,871,604 | 284,900 | |
| CREDIBILITY | .05 | .15 | .23 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .367 | 1.129 | .163 | 1.659 |
| INDICATED (POST-TEST) | .466 | 1.435 | .207 | 2.108 |
| PRES. ON RATE LEVEL | .843 | .909 | .138 | 1.890 |
| DERIVED BY FORMULA | .824 | .988 | .154 | 1.966 |
| UNDERLYING PRES. RATE | .835 | .900 | .137 | 1.872 |
| PROPOSED | .824 | .988 | .154 | 1.966 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.036 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.04 | MINIMUM PREMIUM | |
| MAN. RATES | 1.91 | 1.83 | 1.94 | + 2.04 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,757 | | | | | | | | | |
| 2011 | 3,859 | | | | | | | | | |
| 2012 | 6,696 | | | | | | | | | |
| 2013 | 6,495 | | | | | | | | | |
| 2014 | 2,353 | | | | | | | | | |
| TOTAL | 21,160 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -60,212 | -13,531 | 5 | |
| TOTAL LOSSES | | | 5 | |
| EXPECTED LOSSES | 123,786 | 37,877 | 1,694 | |
| CREDIBILITY | .01 | .03 | .05 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .594 | .182 | .008 | .784 |
| DERIVED BY FORMULA | .588 | .177 | .008 | .773 |
| UNDERLYING PRES. RATE | .585 | .179 | .008 | .772 |
| PROPOSED | .588 | .177 | .008 | .773 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | |
|------------|--------|--------|---------|--------|-----------------|------|
| IND. RATES | | | | .89 | MINIMUM PREMIUM | .894 |
| MAN. RATES | .86 | .81 | .86 | + .89 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 121,751 | 1,545,004 | 1.268 | | | 2 | 4 | 28 | 34 |
| 2011 | 124,100 | 879,879 | .709 | | | | 5 | 22 | 27 |
| 2012 | 115,707 | 1,809,207 | 1.563 | | | 3 | 2 | 34 | 39 |
| 2013 | 115,422 | 1,657,500 | 1.436 | | | | 6 | 44 | 50 |
| 2014 | 97,278 | 1,193,302 | 1.226 | | | | 4 | 31 | 35 |
| TOTAL | 574,258 | 7,084,892 | 1.234 | | | 5 | 21 | 159 | 185 |
| O.D. | | 12,418 | .002 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 287,278 | 133,789 | 147,044 | | | 342,902 | 88,902 | 360,004 | 185,085 |
| 2011 | | | | 252,352 | 86,298 | | | | 77,283 | 234,752 | 229,194 |
| 2012 | | | 411,239 | 26,147 | 228,000 | | | 372,419 | 31,039 | 519,128 | 221,235 |
| 2013 | | | | 169,133 | 364,092 | | | | 55,626 | 874,495 | 194,154 |
| 2014 | | | | 170,065 | 233,212 | | | | 125,191 | 406,839 | 257,995 |
| TOTAL | | | 698,517 | 751,486 | 1,058,646 | | | 715,321 | 378,041 | 2,395,218 | 1,087,663 |
| O.D. | | | | | 2,283 | | | | | 6,769 | 3,366 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 394,433 | 187,305 | 216,155 | | | 777,016 | 127,041 | 507,246 | 182,864 |
| 2011 | | 88 | 17,950 | 332,275 | 125,266 | | 148 | 10,255 | 98,396 | 310,589 | 222,547 |
| 2012 | 97 | 4,359 | 546,722 | 53,765 | 297,520 | 4,538 | 15,559 | 767,036 | 75,000 | 619,525 | 218,359 |
| 2013 | 27 | 2,334 | 184,833 | 234,589 | 416,278 | 542 | 3,937 | 166,840 | 149,886 | 921,755 | 190,271 |
| 2014 | 59 | 6,273 | 386,241 | 265,300 | 238,703 | 533 | 16,895 | 301,499 | 197,165 | 306,056 | 254,383 |
| TOTAL | 183 | 13,054 | 1,530,179 | 1,073,234 | 1,293,922 | 5,613 | 36,539 | 2,022,646 | 647,488 | 2,665,171 | 1,068,424 |
| O.D. | | 3 | 246 | 141 | 3,000 | | 5 | 268 | 191 | 8,915 | 3,290 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,608,736 | 5,692,062 | 1,071,714 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,610,364 | -1,599,070 | 3,949 | |
| TOTAL LOSSES | 1,998,372 | 4,092,992 | 1,075,663 | |
| EXPECTED LOSSES | 3,181,390 | 4,456,242 | 1,177,229 | |
| CREDIBILITY | .10 | .29 | .45 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .348 | .713 | .187 | 1.248 |
| INDICATED (POST-TEST) | .442 | .906 | .238 | 1.586 |
| PRES. ON RATE LEVEL | .559 | .784 | .207 | 1.550 |
| DERIVED BY FORMULA | .547 | .819 | .221 | 1.587 |
| UNDERLYING PRES. RATE | .554 | .776 | .205 | 1.535 |
| PROPOSED | .547 | .818 | .221 | 1.586 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.642 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.64 | MINIMUM PREMIUM | |
| MAN. RATES | 1.60 | 1.50 | 1.59 | + 1.64 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 35,303 | | | | | | | | | |
| 2011 | 40,439 | | | | | | | | | |
| 2012 | 38,948 | | | | | | | | | |
| 2013 | 33,237 | | | | | | | | | |
| 2014 | 31,424 | | | | | | | | | |
| TOTAL | 179,351 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -449,330 | -2,564 | 7 | |
| TOTAL LOSSES | | | 7 | |
| EXPECTED LOSSES | 894,963 | 7,174 | 1,792 | |
| CREDIBILITY | .05 | .13 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .503 | .004 | .001 | .508 |
| DERIVED BY FORMULA | .478 | .003 | .001 | .482 |
| UNDERLYING PRES. RATE | .499 | .004 | .001 | .504 |
| PROPOSED | .478 | .003 | .001 | .482 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | |
|------------|--------|--------|---------|--------|-----------------|------|
| IND. RATES | | | | .46 | MINIMUM PREMIUM | .459 |
| MAN. RATES | .49 | .50 | .50 | + .46 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 59,330 | 641,805 | 1.081 | | | | 7 | 20 | 27 |
| 2011 | 60,879 | 2,061,373 | 3.386 | | | 1 | 10 | 25 | 36 |
| 2012 | 66,071 | 2,000,958 | 3.028 | | | 4 | 3 | 15 | 22 |
| 2013 | 65,938 | 2,145,010 | 3.253 | | | 4 | 5 | 19 | 28 |
| 2014 | 65,752 | 1,603,749 | 2.439 | | | 1 | 2 | 19 | 22 |
| TOTAL | 317,970 | 8,452,895 | 2.658 | | | 10 | 27 | 98 | 135 |
| O.D. | | 81,793 | .025 | | | | 1 | 2 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 144,595 | 82,427 | | | | 139,447 | 141,292 | 134,044 |
| 2011 | | | 114,717 | 539,521 | 370,290 | | | 9,040 | 344,190 | 546,382 | 137,233 |
| 2012 | | | 706,897 | 259,330 | 154,569 | | | 418,310 | 144,777 | 226,865 | 90,210 |
| 2013 | | | 587,789 | 284,771 | 153,807 | | | 642,723 | 145,927 | 182,636 | 147,357 |
| 2014 | | | 130,730 | 66,400 | 244,341 | | | 56,551 | 364,848 | 546,305 | 194,574 |
| TOTAL | | | 1,540,133 | 1,294,617 | 1,005,434 | | | 1,126,624 | 1,139,189 | 1,643,480 | 703,418 |
| O.D. | | | | 56,390 | 5,691 | | | | 8,150 | 7,846 | 3,716 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 202,433 | 121,167 | | | | 199,271 | 199,082 | 132,435 |
| 2011 | | 1,329 | 195,252 | 714,084 | 534,012 | | 856 | 56,833 | 430,738 | 725,171 | 133,253 |
| 2012 | 170 | 8,166 | 961,967 | 342,981 | 225,283 | 5,103 | 18,265 | 869,122 | 191,142 | 284,293 | 89,037 |
| 2013 | 202 | 7,703 | 896,012 | 362,431 | 234,796 | 6,468 | 25,720 | 1,259,058 | 207,286 | 241,697 | 144,410 |
| 2014 | 151 | 7,684 | 414,815 | 196,600 | 249,087 | 1,248 | 48,357 | 680,810 | 393,124 | 437,810 | 191,850 |
| TOTAL | 523 | 24,882 | 2,468,046 | 1,818,529 | 1,364,345 | 12,819 | 93,198 | 2,865,823 | 1,421,561 | 1,888,053 | 690,985 |
| O.D. | | 279 | 12,699 | 70,138 | 7,919 | 3 | 111 | 2,837 | 9,900 | 8,974 | 3,664 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,481,220 | 6,589,419 | 694,649 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,022,593 | -1,733,546 | 2,995 | | | |
| TOTAL LOSSES | 3,458,627 | 4,855,873 | 697,644 | | | |
| EXPECTED LOSSES | 4,073,196 | 4,918,995 | 798,104 | | | |
| CREDIBILITY | .07 | .20 | .31 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.088 | 1.527 | .219 | 2.834 | | |
| INDICATED (POST-TEST) | 1.383 | 1.941 | .278 | 3.602 | | |
| PRES. ON RATE LEVEL | 1.293 | 1.562 | .254 | 3.109 | | |
| DERIVED BY FORMULA | 1.299 | 1.638 | .261 | 3.198 | | |
| UNDERLYING PRES. RATE | 1.281 | 1.547 | .251 | 3.079 | | |
| PROPOSED | 1.299 | 1.638 | .261 | 3.198 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.312 |
| IND. RATES | | | | 3.31 | MINIMUM PREMIUM | |
| MAN. RATES | 3.15 | 3.01 | 3.19 | + 3.31 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 29,381 | | | | | | | | | |
| 2011 | 35,889 | | | | | | | | | |
| 2012 | 46,812 | | | | | | | | | |
| 2013 | 49,842 | | | | | | | | | |
| 2014 | 46,966 | | | | | | | | | |
| TOTAL | 208,890 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -372,795 | -58,059 | 17 | |
| TOTAL LOSSES | | | 17 | |
| EXPECTED LOSSES | 766,626 | 167,113 | 4,178 | |
| CREDIBILITY | .05 | .15 | .23 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .373 | .081 | .002 | .456 |
| DERIVED BY FORMULA | .354 | .069 | .002 | .425 |
| UNDERLYING PRES. RATE | .367 | .080 | .002 | .449 |
| PROPOSED | .354 | .069 | .002 | .425 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .49 | MINIMUM PREMIUM | |
| MAN. RATES | .50 | .50 | .50 | + .49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 25,027 | 1,191,633 | 4.761 | | | 2 | 3 | 17 | 22 |
| 2011 | 23,568 | 2,846,654 | 12.078 | | | 8 | 5 | 7 | 20 |
| 2012 | 24,884 | 1,393,526 | 5.600 | | | 2 | 8 | 17 | 27 |
| 2013 | 25,658 | 1,067,965 | 4.162 | | | | 9 | 13 | 22 |
| 2014 | 32,766 | 617,625 | 1.884 | | | | 3 | 10 | 13 |
| TOTAL | 131,903 | 7,117,403 | 5.396 | | | 12 | 28 | 64 | 104 |
| O.D. | | 12,299 | .009 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 276,311 | 204,214 | 302,368 | | | 49,654 | 124,324 | 161,335 | 73,427 |
| 2011 | | | 1,716,368 | 102,107 | 286,058 | | | 566,391 | 89,379 | 29,497 | 56,854 |
| 2012 | | | 260,873 | 483,369 | 148,576 | | | 118,794 | 177,340 | 146,401 | 58,173 |
| 2013 | | | | 337,198 | 261,843 | | | | 266,979 | 147,147 | 54,798 |
| 2014 | | | | 55,620 | 280,648 | | | | 37,930 | 214,540 | 28,887 |
| TOTAL | | | 2,253,552 | 1,182,508 | 1,279,493 | | | 734,839 | 695,952 | 698,920 | 272,139 |
| O.D. | | | | | 5,269 | | | | | 3,600 | 3,430 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 379,375 | 285,899 | 444,480 | | | 112,516 | 177,659 | 227,319 | 72,546 |
| 2011 | | 16,186 | 2,290,420 | 149,522 | 437,848 | | 32,392 | 1,158,921 | 116,765 | 48,858 | 55,205 |
| 2012 | 60 | 4,905 | 440,784 | 608,343 | 206,725 | 1,452 | 6,885 | 285,104 | 213,330 | 180,965 | 57,417 |
| 2013 | 35 | 3,124 | 252,899 | 401,814 | 315,336 | 634 | 4,723 | 178,546 | 269,769 | 172,677 | 53,702 |
| 2014 | 51 | 5,097 | 301,492 | 191,331 | 264,678 | 233 | 6,801 | 132,632 | 86,547 | 158,340 | 28,483 |
| TOTAL | 146 | 29,312 | 3,664,970 | 1,636,909 | 1,669,067 | 2,319 | 50,801 | 1,867,719 | 864,070 | 788,159 | 267,353 |
| O.D. | | 8 | 462 | 290 | 6,485 | | 4 | 201 | 183 | 4,198 | 3,331 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,615,942 | 4,969,361 | 270,684 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,470,525 | -987,378 | 1,644 | |
| TOTAL LOSSES | 4,145,417 | 3,981,983 | 272,328 | |
| EXPECTED LOSSES | 2,984,966 | 2,841,191 | 398,347 | |
| CREDIBILITY | .04 | .11 | .17 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.143 | 3.019 | .206 | 6.368 |
| INDICATED (POST-TEST) | 3.995 | 3.837 | .262 | 8.094 |
| PRES. ON RATE LEVEL | 2.285 | 2.174 | .305 | 4.764 |
| DERIVED BY FORMULA | 2.353 | 2.357 | .298 | 5.008 |
| UNDERLYING PRES. RATE | 2.263 | 2.154 | .302 | 4.719 |
| PROPOSED | 2.353 | 2.357 | .298 | 5.008 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.187 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.19 | MINIMUM PREMIUM | |
| MAN. RATES | 4.68 | 4.61 | 4.89 | + 5.19 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|--|--|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | | | |
| 2010 | 18,518 | 422,774 | 2.283 | | | | 4 | 9 | | | | |
| 2011 | 20,393 | 657,969 | 3.226 | | | | 5 | 12 | | | | |
| 2012 | 17,635 | 338,870 | 1.921 | | | 1 | 2 | 6 | | | | |
| 2013 | 16,638 | 181,478 | 1.090 | | | | 1 | 7 | | | | |
| 2014 | 17,915 | 308,262 | 1.720 | | | | | 12 | | | | |
| TOTAL | 91,099 | 1,909,353 | 2.096 | | | | 1 | 12 | 46 | | | 59 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 227,362 | 32,315 | | | | 114,348 | 28,589 | 20,160 |
| 2011 | | | 188,000 | 83,075 | 36,282 | | | 152,807 | 57,097 | 105,736 | 34,972 |
| 2012 | | | | 117,365 | 17,031 | | | | 129,141 | 40,735 | 34,598 |
| 2013 | | | | 18,303 | 57,273 | | | | 15,960 | 63,506 | 26,436 |
| 2014 | | | | | 128,378 | | | | | 133,210 | 46,674 |
| TOTAL | | | 188,000 | 446,105 | 271,279 | | | 152,807 | 316,546 | 371,776 | 162,840 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 318,307 | 47,504 | | | | 163,404 | 40,281 | 19,918 |
| 2011 | | 1,787 | 255,496 | 110,722 | 55,730 | | 8,797 | 317,007 | 73,460 | 142,559 | 33,958 |
| 2012 | | 558 | 25,030 | 145,266 | 24,268 | | 1,551 | 34,249 | 148,897 | 51,903 | 34,148 |
| 2013 | 4 | 314 | 24,453 | 27,920 | 64,863 | 64 | 474 | 19,083 | 22,199 | 67,754 | 25,907 |
| 2014 | 16 | 1,896 | 110,026 | 65,678 | 117,211 | 103 | 2,441 | 60,227 | 39,131 | 95,757 | 46,021 |
| TOTAL | 20 | 4,555 | 415,005 | 667,893 | 309,576 | 167 | 13,263 | 430,566 | 447,091 | 398,254 | 159,952 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 863,576 | 1,822,814 | 159,952 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -519,177 | -371,881 | 644 | | | |
| TOTAL LOSSES | 344,399 | 1,450,933 | 160,596 | | | |
| EXPECTED LOSSES | 1,033,973 | 1,045,817 | 179,465 | | | |
| CREDIBILITY | .03 | .08 | .13 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .378 | 1.593 | .176 | 2.147 | | |
| INDICATED (POST-TEST) | .480 | 2.025 | .224 | 2.729 | | |
| PRES. ON RATE LEVEL | 1.146 | 1.159 | .199 | 2.504 | | |
| DERIVED BY FORMULA | 1.126 | 1.228 | .202 | 2.556 | | |
| UNDERLYING PRES. RATE | 1.135 | 1.148 | .197 | 2.480 | | |
| PROPOSED | 1.126 | 1.228 | .202 | 2.556 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.647 |
| IND. RATES | | | | 2.65 | MINIMUM PREMIUM | |
| MAN. RATES | 2.55 | 2.42 | 2.57 | + 2.65 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 430 | 327 | .076 | | | | | | | |
| 2011 | 513 | 593 | .115 | | | | | | | |
| 2012 | 566 | 564 | .099 | | | | | 1 | | 1 |
| 2013 | 665 | 9,094 | 1.367 | | | | | 1 | | 1 |
| 2014 | 723 | 26,016 | 3.598 | | | | | 2 | | 2 |
| TOTAL | 2,897 | 36,594 | 1.263 | | | | | 4 | | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 327 |
| 2011 | | | | | | | | | | | 593 |
| 2012 | | | | | 123 | | | | | 441 | |
| 2013 | | | | | 3,202 | | | | | 5,747 | 145 |
| 2014 | | | | | 8,120 | | | | | 17,896 | |
| TOTAL | | | | | 11,445 | | | | | 24,084 | 1,065 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|--------------|--------------|---------------|-----------|------------|--------------|--------------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 323 |
| 2011 | | | | | | | | | | | 576 |
| 2012 | | | 10 | 7 | 151 | | | 26 | 23 | 515 | |
| 2013 | | 13 | 799 | 456 | 3,549 | 3 | 20 | 881 | 637 | 6,032 | 142 |
| 2014 | 1 | 121 | 6,957 | 4,153 | 7,413 | 14 | 326 | 8,091 | 5,259 | 12,864 | |
| TOTAL | 1 | 134 | 7,766 | 4,616 | 11,113 | 17 | 346 | 8,998 | 5,919 | 19,411 | 1,041 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 17,262 | 41,059 | 1,041 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -15,212 | -8,396 | 11 | |
| TOTAL LOSSES | 2,050 | 32,663 | 1,052 | |
| EXPECTED LOSSES | 31,258 | 24,306 | 2,579 | |
| CREDIBILITY | .00 | .01 | .01 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .071 | 1.127 | .036 | 1.234 |
| INDICATED (POST-TEST) | .090 | 1.432 | .046 | 1.568 |
| PRES. ON RATE LEVEL | 1.088 | .846 | .090 | 2.024 |
| DERIVED BY FORMULA | 1.088 | .852 | .090 | 2.030 |
| UNDERLYING PRES. RATE | 1.079 | .839 | .089 | 2.007 |
| PROPOSED | 1.085 | .849 | .090 | 2.024 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.929 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.93 | MINIMUM PREMIUM | |
| MAN. RATES | 2.11 | 1.88 | 1.99 | + 1.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,882 | | | | | | | | | |
| 2011 | 2,033 | | | | | | | | | |
| 2012 | 2,090 | | | | | | | | | |
| 2013 | 2,251 | | | | | | | | | |
| 2014 | 2,429 | | | | | | | | | |
| TOTAL | 10,685 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,538 | -785 | | |
| TOTAL LOSSES | | | | |
| EXPECTED LOSSES | 13,250 | 2,244 | | |
| CREDIBILITY | .01 | .02 | .03 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .125 | .021 | .000 | .146 |
| DERIVED BY FORMULA | .124 | .021 | .000 | .145 |
| UNDERLYING PRES. RATE | .124 | .021 | .000 | .145 |
| PROPOSED | .124 | .021 | .000 | .145 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .15 | MINIMUM PREMIUM | .150 |
| MAN. RATES | .15 | .14 | .15 | + .15 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 29,962 | 1,903,968 | 6.354 | | | 1 | 12 | 25 | 38 |
| 2011 | 46,995 | 2,116,300 | 4.503 | | | 1 | 20 | 24 | 45 |
| 2012 | 38,359 | 1,071,650 | 2.793 | | | | 7 | 27 | 34 |
| 2013 | 47,186 | 1,549,735 | 3.284 | | | | 12 | 30 | 42 |
| 2014 | 45,041 | 1,461,700 | 3.245 | | | 1 | 6 | 32 | 39 |
| TOTAL | 207,543 | 8,103,353 | 3.904 | | | 3 | 57 | 138 | 198 |
| O.D. | | 80,275 | .038 | | | | 1 | 5 | 6 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 113,761 | 510,309 | 367,819 | | | 99,641 | 308,456 | 287,563 | 216,419 |
| 2011 | | | 215,088 | 925,187 | 147,855 | | | 114,367 | 503,846 | 59,470 | 150,487 |
| 2012 | | | | 321,859 | 234,326 | | | | 146,070 | 202,115 | 167,280 |
| 2013 | | | | 446,882 | 357,228 | | | | 343,587 | 259,898 | 142,140 |
| 2014 | | | 135,233 | 262,227 | 250,723 | | | 82,198 | 180,968 | 366,292 | 184,059 |
| TOTAL | | | 464,082 | 2,466,464 | 1,357,951 | | | 296,206 | 1,482,927 | 1,175,338 | 860,385 |
| O.D. | | | | 5,836 | 46,121 | | | | 1,119 | 7,285 | 19,914 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 156,194 | 714,432 | 540,696 | | | 225,787 | 440,782 | 405,177 | 213,822 |
| 2011 | | 2,252 | 346,876 | 1,216,909 | 223,388 | | 6,567 | 277,948 | 620,494 | 86,747 | 146,123 |
| 2012 | | 1,786 | 85,109 | 408,705 | 297,493 | | 1,967 | 47,349 | 176,332 | 240,638 | 165,105 |
| 2013 | 50 | 4,162 | 337,705 | 533,978 | 429,241 | 842 | 6,333 | 240,620 | 355,019 | 296,275 | 139,297 |
| 2014 | 192 | 11,112 | 639,451 | 368,475 | 285,117 | 878 | 36,137 | 468,171 | 229,068 | 290,839 | 181,482 |
| TOTAL | 242 | 19,312 | 1,565,335 | 3,242,499 | 1,775,935 | 1,720 | 51,004 | 1,259,875 | 1,821,695 | 1,319,676 | 845,829 |
| O.D. | | 44 | 3,049 | 9,340 | 60,627 | | 2 | 181 | 1,446 | 9,922 | 19,445 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,900,764 | 8,241,140 | 865,274 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,636,560 | -1,825,912 | 4,096 | | | |
| TOTAL LOSSES | 1,264,204 | 6,415,228 | 869,370 | | | |
| EXPECTED LOSSES | 3,320,688 | 5,203,103 | 1,050,168 | | | |
| CREDIBILITY | .05 | .15 | .23 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .609 | 3.091 | .419 | 4.119 | | |
| INDICATED (POST-TEST) | .774 | 3.929 | .533 | 5.236 | | |
| PRES. ON RATE LEVEL | 1.615 | 2.531 | .511 | 4.657 | | |
| DERIVED BY FORMULA | 1.573 | 2.741 | .516 | 4.830 | | |
| UNDERLYING PRES. RATE | 1.600 | 2.507 | .506 | 4.613 | | |
| PROPOSED | 1.573 | 2.741 | .516 | 4.830 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.002 |
| IND. RATES | | | | 5.00 | MINIMUM PREMIUM | |
| MAN. RATES | 4.34 | 4.51 | 4.78 | + 5.00 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 31,317 | 459,783 | 1.468 | | | | 2 | 12 | | 14 |
| 2011 | 36,799 | 1,494,274 | 4.060 | | | 3 | 1 | 21 | | 25 |
| 2012 | 30,772 | 1,026,038 | 3.334 | | | | 5 | 14 | | 19 |
| 2013 | 28,886 | 256,213 | .886 | | | | 2 | 6 | | 8 |
| 2014 | 35,972 | 875,961 | 2.435 | | | 1 | | 19 | | 20 |
| TOTAL | 163,746 | 4,112,269 | 2.511 | | | 4 | 10 | 72 | | 86 |
| O.D. | | 2,088 | .001 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|------------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 61,005 | 116,055 | | | | 21,020 | 108,167 | 153,536 |
| 2011 | | | 457,868 | 84,179 | 202,241 | | | 367,940 | 33,526 | 194,060 | 154,460 |
| 2012 | | | | 211,074 | 328,129 | | | | 126,030 | 251,288 | 109,517 |
| 2013 | | | | 19,716 | 21,326 | | | | 17,502 | 70,831 | 126,838 |
| 2014 | | | 154,840 | | 336,383 | | | 89,150 | | 179,658 | 115,930 |
| TOTAL | | | 612,708 | 375,974 | 1,004,134 | | | 457,090 | 198,078 | 804,004 | 660,281 |
| O.D. | | | | | | | | | | | 2,088 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|------------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 85,407 | 170,601 | | | | 30,038 | 152,408 | 151,694 |
| 2011 | | 4,376 | 617,747 | 116,554 | 296,450 | | 21,149 | 753,198 | 48,396 | 262,072 | 149,981 |
| 2012 | | 1,404 | 71,128 | 277,649 | 409,842 | | 1,800 | 45,102 | 156,041 | 297,288 | 108,093 |
| 2013 | 2 | 205 | 16,284 | 24,343 | 25,109 | 73 | 526 | 21,102 | 24,476 | 75,544 | 124,301 |
| 2014 | 168 | 8,523 | 445,419 | 189,379 | 325,993 | 449 | 20,466 | 225,101 | 62,774 | 137,646 | 114,307 |
| TOTAL | 170 | 14,508 | 1,150,578 | 693,332 | 1,227,995 | 522 | 43,941 | 1,044,503 | 321,725 | 924,958 | 648,376 |
| O.D. | | | | | | | | | | | 2,063 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,254,222 | 3,168,010 | 650,439 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -889,485 | -1,146,194 | 2,781 | |
| TOTAL LOSSES | 1,364,737 | 2,021,816 | 653,220 | |
| EXPECTED LOSSES | 1,786,469 | 3,251,996 | 730,308 | |
| CREDIBILITY | .04 | .13 | .20 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .833 | 1.235 | .399 | 2.467 |
| INDICATED (POST-TEST) | 1.059 | 1.570 | .507 | 3.136 |
| PRES. ON RATE LEVEL | 1.102 | 2.005 | .450 | 3.557 |
| DERIVED BY FORMULA | 1.100 | 1.948 | .461 | 3.509 |
| UNDERLYING PRES. RATE | 1.091 | 1.986 | .446 | 3.523 |
| PROPOSED | 1.100 | 1.948 | .461 | 3.509 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.634 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.63 | MINIMUM PREMIUM | |
| MAN. RATES | 3.43 | 3.44 | 3.65 | + 3.63 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 6,253 | 364,595 | 5.830 | | | | | | 6 | 6 |
| 2011 | 4,262 | 187,524 | 4.399 | | | | | 2 | 5 | 7 |
| 2012 | 4,388 | 5,627 | .128 | | | | | | 2 | 2 |
| 2013 | 5,648 | 251,049 | 4.444 | | | | | 3 | 4 | 7 |
| 2014 | 7,891 | 10,971 | .139 | | | | | | 2 | 2 |
| TOTAL | 28,442 | 819,766 | 2.882 | | | | | 5 | 19 | 24 |
| O.D. | | 250 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 113,873 | | | | | 206,742 | 43,980 |
| 2011 | | | | 53,135 | 15,812 | | | | 33,586 | 54,942 | 30,049 |
| 2012 | | | | | 2,180 | | | | | 988 | 2,459 |
| 2013 | | | | 129,971 | 12,013 | | | | 77,933 | 25,266 | 5,866 |
| 2014 | | | | | 929 | | | | | 7,888 | 2,154 |
| TOTAL | | | | 183,106 | 144,807 | | | | 111,519 | 295,826 | 84,508 |
| O.D. | | | | | | | | | | | 250 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 167,393 | | | | | 291,299 | 43,452 |
| 2011 | | 20 | 3,719 | 69,926 | 23,024 | | 35 | 3,772 | 42,045 | 72,893 | 29,178 |
| 2012 | | | 190 | 119 | 2,684 | | | 54 | 49 | 1,152 | 2,427 |
| 2013 | 13 | 893 | 75,328 | 142,261 | 22,946 | 172 | 1,315 | 49,405 | 76,783 | 31,840 | 5,749 |
| 2014 | | 15 | 791 | 473 | 848 | 6 | 147 | 3,567 | 2,315 | 5,670 | 2,124 |
| TOTAL | 13 | 928 | 80,028 | 212,779 | 216,895 | 178 | 1,497 | 56,798 | 121,192 | 402,854 | 82,930 |
| O.D. | | | | | | | | | | | 243 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 139,442 | 953,720 | 83,173 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -157,858 | -183,130 | 306 | |
| TOTAL LOSSES | | 770,590 | 83,479 | |
| EXPECTED LOSSES | 318,834 | 530,728 | 69,967 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 2.709 | .294 | 3.003 |
| INDICATED (POST-TEST) | .000 | 3.443 | .374 | 3.817 |
| PRES. ON RATE LEVEL | 1.132 | 1.884 | .248 | 3.264 |
| DERIVED BY FORMULA | 1.121 | 1.946 | .256 | 3.323 |
| UNDERLYING PRES. RATE | 1.121 | 1.866 | .246 | 3.233 |
| PROPOSED | 1.121 | 1.946 | .256 | 3.323 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.441 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.44 | MINIMUM PREMIUM | |
| MAN. RATES | 3.13 | 3.16 | 3.35 | + 3.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 6,047 | 33,150 | .548 | | | | | | 2 | 2 |
| 2011 | 5,722 | 138,697 | 2.423 | | | | 1 | | 2 | 3 |
| 2012 | 6,894 | 540,219 | 7.836 | | | | 4 | | 3 | 7 |
| 2013 | 9,095 | 104,194 | 1.145 | | | | 1 | | 4 | 5 |
| 2014 | 4,609 | 125,419 | 2.721 | | | | 1 | | 4 | 5 |
| TOTAL | 32,367 | 941,679 | 2.909 | | | | 7 | | 15 | 22 |
| O.D. | | 5,785 | .017 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|----------------|---------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,613 | | | | | 5,325 | 26,212 |
| 2011 | | | | 33,152 | 13,607 | | | | 42,982 | 26,389 | 22,567 |
| 2012 | | | | 270,008 | 34,509 | | | | 183,528 | 15,485 | 36,689 |
| 2013 | | | | 41,096 | 19,805 | | | | 12,816 | 7,821 | 22,656 |
| 2014 | | | | 37,440 | 14,248 | | | | 20,063 | 41,478 | 12,190 |
| TOTAL | | | | 381,696 | 83,782 | | | | 259,389 | 96,498 | 120,314 |
| O.D. | | | | | 112 | | | | | 5,673 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|-----------|--------------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 2,371 | | | | | 7,503 | 25,897 |
| 2011 | | 12 | 2,416 | 43,689 | 19,683 | | 16 | 4,198 | 53,143 | 35,359 | 21,913 |
| 2012 | | 1,282 | 57,179 | 333,932 | 50,076 | | 2,145 | 46,330 | 209,454 | 24,318 | 36,212 |
| 2013 | 5 | 334 | 27,806 | 47,252 | 25,009 | 31 | 230 | 8,690 | 13,034 | 9,087 | 22,203 |
| 2014 | 8 | 828 | 53,243 | 39,433 | 18,679 | 65 | 2,267 | 37,589 | 24,630 | 31,995 | 12,019 |
| TOTAL | 13 | 2,456 | 140,644 | 464,306 | 115,818 | 96 | 4,658 | 96,807 | 300,261 | 108,262 | 118,244 |
| O.D. | | | | | 165 | | | | | 7,993 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 244,674 | 996,805 | 118,244 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -142,553 | -177,498 | 221 | |
| TOTAL LOSSES | 102,121 | 819,307 | 118,465 | |
| EXPECTED LOSSES | 282,240 | 493,598 | 67,647 | |
| CREDIBILITY | .01 | .04 | .07 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .316 | 2.531 | .366 | 3.213 |
| INDICATED (POST-TEST) | .402 | 3.217 | .465 | 4.084 |
| PRES. ON RATE LEVEL | .880 | 1.540 | .211 | 2.631 |
| DERIVED BY FORMULA | .875 | 1.607 | .229 | 2.711 |
| UNDERLYING PRES. RATE | .872 | 1.525 | .209 | 2.606 |
| PROPOSED | .875 | 1.607 | .229 | 2.711 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.808 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.81 | MINIMUM PREMIUM | |
| MAN. RATES | 2.50 | 2.55 | 2.70 | + 2.81 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 2,201 | 5,809 | .263 | | | | | | | |
| 2011 | 2,536 | 171,311 | 6.755 | | | | 1 | 1 | | 2 |
| 2012 | 2,338 | 5,810 | .248 | | | | | | | |
| 2013 | 2,525 | 15,993 | .633 | | | | | 1 | | 1 |
| 2014 | 2,499 | 3,241 | .129 | | | | | | | |
| TOTAL | 12,099 | 202,164 | 1.671 | | | | 1 | 2 | | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|---------------|--------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,809 |
| 2011 | | | | 111,531 | 15,455 | | | | 37,026 | 1,810 | 5,489 |
| 2012 | | | | | | | | | | | 5,810 |
| 2013 | | | | | 4,459 | | | | | 5,615 | 5,919 |
| 2014 | | | | | | | | | | | 3,241 |
| TOTAL | | | | 111,531 | 19,914 | | | | 37,026 | 7,425 | 26,268 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|----------------|---------------|----------|-----------|--------------|---------------|--------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,739 |
| 2011 | | 28 | 7,361 | 146,493 | 23,107 | | | 3,315 | 45,461 | 2,868 | 5,330 |
| 2012 | | | | | | | | | | | 5,734 |
| 2013 | | 17 | 1,111 | 634 | 4,944 | 3 | 20 | 862 | 624 | 5,893 | 5,801 |
| 2014 | | | | | | | | | | | 3,196 |
| TOTAL | | 45 | 8,472 | 147,127 | 28,051 | 3 | 20 | 4,177 | 46,085 | 8,761 | 25,800 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 12,717 | 230,024 | 25,800 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -116,729 | -54,680 | 95 | |
| TOTAL LOSSES | | 175,344 | 25,895 | |
| EXPECTED LOSSES | 234,479 | 154,867 | 25,166 | |
| CREDIBILITY | .01 | .02 | .03 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.449 | .214 | 1.663 |
| INDICATED (POST-TEST) | .000 | 1.842 | .272 | 2.114 |
| PRES. ON RATE LEVEL | 1.957 | 1.292 | .210 | 3.459 |
| DERIVED BY FORMULA | 1.937 | 1.303 | .212 | 3.452 |
| UNDERLYING PRES. RATE | 1.938 | 1.280 | .208 | 3.426 |
| PROPOSED | 1.937 | 1.303 | .212 | 3.452 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.575 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.58 | MINIMUM PREMIUM | |
| MAN. RATES | 3.54 | 3.35 | 3.55 | + 3.58 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 13,570 | 142,591 | 1.050 | | | | 2 | 5 | 7 | |
| 2011 | 13,819 | 168,920 | 1.222 | | | | 1 | 8 | 9 | |
| 2012 | 14,968 | 465,190 | 3.107 | | | | 3 | 4 | 7 | |
| 2013 | 14,912 | 418,908 | 2.809 | | | | 5 | 8 | 13 | |
| 2014 | 13,234 | 219,597 | 1.659 | | | | | 11 | 11 | |
| TOTAL | 70,503 | 1,415,206 | 2.007 | | | | | 11 | 36 | 47 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 18,731 | 8,913 | | | | 62,246 | 14,978 | 37,723 |
| 2011 | | | | 5,550 | 65,931 | | | | 11,201 | 64,103 | 22,135 |
| 2012 | | | | 295,355 | 9,394 | | | | 113,286 | 12,120 | 35,035 |
| 2013 | | | | 176,637 | 32,470 | | | | 118,931 | 80,616 | 10,254 |
| 2014 | | | | | 132,272 | | | | | 78,765 | 8,560 |
| TOTAL | | | | 496,273 | 248,980 | | | | 305,664 | 250,582 | 113,707 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 26,224 | 13,103 | | | | 88,950 | 21,103 | 37,270 |
| 2011 | | 30 | 2,015 | 8,323 | 93,808 | | 35 | 1,921 | 14,719 | 84,681 | 21,493 |
| 2012 | | 1,366 | 60,054 | 363,723 | 19,878 | | 1,324 | 28,740 | 129,417 | 18,000 | 34,580 |
| 2013 | 18 | 1,267 | 106,394 | 195,624 | 49,095 | 283 | 2,154 | 81,854 | 121,852 | 92,738 | 10,049 |
| 2014 | 17 | 1,967 | 113,370 | 67,671 | 120,778 | 61 | 1,458 | 35,612 | 23,138 | 56,619 | 8,440 |
| TOTAL | 35 | 4,630 | 281,833 | 661,565 | 296,662 | 344 | 4,971 | 148,127 | 378,076 | 273,141 | 111,832 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 439,940 | 1,609,444 | 111,832 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -343,473 | -295,844 | 327 | |
| TOTAL LOSSES | 96,467 | 1,313,600 | 112,159 | |
| EXPECTED LOSSES | 687,405 | 833,346 | 91,654 | |
| CREDIBILITY | .02 | .07 | .11 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .137 | 1.863 | .159 | 2.159 |
| INDICATED (POST-TEST) | .174 | 2.368 | .202 | 2.744 |
| PRES. ON RATE LEVEL | .985 | 1.193 | .131 | 2.309 |
| DERIVED BY FORMULA | .969 | 1.275 | .139 | 2.383 |
| UNDERLYING PRES. RATE | .975 | 1.182 | .130 | 2.287 |
| PROPOSED | .969 | 1.275 | .139 | 2.383 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.468 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.47 | MINIMUM PREMIUM | |
| MAN. RATES | 2.25 | 2.23 | 2.37 | + 2.47 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 9,605 | 163,068 | 1.697 | | | | 1 | 2 | 3 |
| 2011 | 3,864 | 8,146 | .210 | | | | | | |
| 2012 | 4,256 | 24,477 | .575 | | | | | 1 | 1 |
| 2013 | 4,462 | 34,264 | .767 | | | | | 1 | 1 |
| 2014 | 4,647 | 12,591 | .270 | | | | | 2 | 2 |
| TOTAL | 26,834 | 242,546 | .904 | | | | 1 | 6 | 7 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 91,473 | 11,474 | | | | 37,207 | 7,444 | 15,470 |
| 2011 | | | | | | | | | | | 8,146 |
| 2012 | | | | | 1,166 | | | | | 14,908 | 8,403 |
| 2013 | | | | | 6,416 | | | | | 24,891 | 2,957 |
| 2014 | | | | | 5,653 | | | | | 6,726 | 212 |
| TOTAL | | | | 91,473 | 24,709 | | | | 37,207 | 53,969 | 35,188 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|--------------|----------------|---------------|-----------|------------|--------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 128,062 | 16,867 | | | | 53,169 | 10,489 | 15,284 |
| 2011 | | | | | | | | | | | 7,910 |
| 2012 | | | 103 | 63 | 1,436 | | 19 | 825 | 757 | 17,381 | 8,294 |
| 2013 | | 22 | 1,596 | 911 | 7,115 | 14 | 86 | 3,825 | 2,763 | 26,128 | 2,898 |
| 2014 | | 88 | 4,847 | 2,893 | 5,163 | 5 | 119 | 3,040 | 1,975 | 4,835 | 209 |
| TOTAL | | 110 | 6,546 | 131,929 | 30,581 | 19 | 224 | 7,690 | 58,664 | 58,833 | 34,595 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 14,589 | 280,007 | 34,595 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -187,531 | -105,317 | 122 | |
| TOTAL LOSSES | | 174,690 | 34,717 | |
| EXPECTED LOSSES | 356,087 | 290,075 | 37,568 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .651 | .129 | .780 |
| INDICATED (POST-TEST) | .000 | .827 | .164 | .991 |
| PRES. ON RATE LEVEL | 1.340 | 1.091 | .141 | 2.572 |
| DERIVED BY FORMULA | 1.327 | 1.080 | .142 | 2.549 |
| UNDERLYING PRES. RATE | 1.327 | 1.081 | .140 | 2.548 |
| PROPOSED | 1.327 | 1.080 | .142 | 2.549 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.640 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.64 | MINIMUM PREMIUM | |
| MAN. RATES | 2.64 | 2.49 | 2.64 | + 2.64 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 322,265 | 3,575,632 | 1.109 | | | 4 | 12 | 78 | 94 |
| 2011 | 307,712 | 4,384,272 | 1.424 | | | 4 | 14 | 83 | 101 |
| 2012 | 328,845 | 3,971,868 | 1.207 | 1 | | 2 | 16 | 60 | 79 |
| 2013 | 337,523 | 4,540,086 | 1.345 | | | 4 | 22 | 57 | 83 |
| 2014 | 325,867 | 5,536,848 | 1.699 | | | 3 | 8 | 59 | 70 |
| TOTAL | 1,622,212 | 22,008,706 | 1.357 | 1 | | 17 | 72 | 337 | 427 |
| O.D. | | 57,428 | .003 | | | | | 4 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 882,807 | 234,506 | 791,275 | | | 292,396 | 241,414 | 610,752 | 522,482 |
| 2011 | | | 565,975 | 781,789 | 618,289 | | | 674,956 | 244,447 | 981,080 | 517,736 |
| 2012 | 363,966 | | 494,991 | 795,828 | 371,173 | 5,000 | | 470,489 | 424,892 | 531,391 | 514,138 |
| 2013 | | | 835,475 | 999,770 | 416,989 | | | 467,957 | 649,336 | 613,458 | 557,101 |
| 2014 | | | 763,199 | 219,245 | 505,299 | | | 774,020 | 1,675,837 | 893,489 | 705,759 |
| TOTAL | 363,966 | | 3,542,447 | 3,031,138 | 2,703,025 | 5,000 | | 2,679,818 | 3,235,926 | 3,630,170 | 2,817,216 |
| O.D. | | | | | 13,001 | | | | | 37,863 | 6,564 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,212,095 | 328,309 | 1,163,176 | | | 662,569 | 344,980 | 860,549 | 516,212 |
| 2011 | | 5,275 | 756,694 | 1,038,323 | 896,243 | | 31,711 | 1,140,622 | 321,215 | 1,305,453 | 502,722 |
| 2012 | 439,603 | 8,901 | 819,861 | 1,009,999 | 498,703 | 22,331 | 23,956 | 1,057,712 | 526,954 | 650,766 | 507,454 |
| 2013 | 362 | 15,633 | 1,667,054 | 1,187,346 | 598,595 | 6,242 | 29,559 | 1,337,801 | 721,066 | 718,433 | 545,959 |
| 2014 | 672 | 26,927 | 1,373,061 | 509,701 | 578,226 | 4,296 | 203,069 | 2,178,923 | 762,266 | 783,398 | 695,878 |
| TOTAL | 440,637 | 56,736 | 5,828,765 | 4,073,678 | 3,734,943 | 32,869 | 288,295 | 6,377,627 | 2,676,481 | 4,318,599 | 2,768,225 |
| O.D. | | 20 | 1,267 | 770 | 16,287 | 3 | 56 | 2,128 | 1,807 | 45,421 | 6,435 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,028,403 | 14,867,986 | 2,774,660 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -5,549,211 | -4,618,527 | 12,497 | | | |
| TOTAL LOSSES | 7,479,192 | 10,249,459 | 2,787,157 | | | |
| EXPECTED LOSSES | 11,112,152 | 13,058,806 | 3,390,423 | | | |
| CREDIBILITY | .20 | .58 | .90 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .461 | .632 | .172 | 1.265 | | |
| INDICATED (POST-TEST) | .586 | .803 | .219 | 1.608 | | |
| PRES. ON RATE LEVEL | .692 | .813 | .210 | 1.715 | | |
| DERIVED BY FORMULA | .671 | .807 | .218 | 1.696 | | |
| UNDERLYING PRES. RATE | .685 | .805 | .209 | 1.699 | | |
| PROPOSED | .671 | .807 | .218 | 1.696 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.756 |
| IND. RATES | | | | 1.76 | MINIMUM PREMIUM | |
| MAN. RATES | 1.78 | 1.66 | 1.76 | + 1.76 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 655,014 | 11,504,947 | 1.756 | | | 14 | 40 | 176 | 230 |
| 2011 | 688,851 | 11,776,550 | 1.709 | | | 12 | 60 | 181 | 253 |
| 2012 | 723,436 | 11,651,958 | 1.610 | | 1 | 11 | 43 | 148 | 203 |
| 2013 | 761,129 | 13,236,366 | 1.739 | | | 12 | 50 | 166 | 228 |
| 2014 | 786,190 | 9,110,646 | 1.158 | | | 3 | 21 | 195 | 219 |
| TOTAL | 3,614,620 | 57,280,467 | 1.585 | | 1 | 52 | 214 | 866 | 1133 |
| O.D. | | 194,109 | .005 | | | | 3 | 4 | 7 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|-------------------|------------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,541,063 | 1,524,615 | 1,827,640 | | | 1,368,441 | 1,249,499 | 1,850,496 | 1,143,193 |
| 2011 | | | 2,030,222 | 2,108,622 | 1,320,050 | | | 1,548,305 | 2,051,981 | 1,747,844 | 969,526 |
| 2012 | 65,500 | | 2,418,780 | 2,023,374 | 1,263,294 | 200,000 | | 1,081,371 | 1,838,285 | 1,532,179 | 1,229,175 |
| 2013 | | | 2,143,207 | 2,123,296 | 2,352,860 | | | 1,402,532 | 1,695,001 | 2,307,318 | 1,212,152 |
| 2014 | | | 518,131 | 754,055 | 2,483,502 | | | 201,263 | 832,500 | 3,245,267 | 1,075,928 |
| TOTAL | 65,500 | | 9,651,403 | 8,533,962 | 9,247,346 | 200,000 | | 5,601,912 | 7,667,266 | 10,683,104 | 5,629,974 |
| O.D. | | | | 87,823 | 26,844 | | | | 15,946 | 29,308 | 34,188 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,488,879 | 2,134,460 | 2,686,627 | | | 3,100,887 | 1,785,534 | 2,607,349 | 1,129,475 |
| 2011 | | 18,582 | 2,669,572 | 2,798,147 | 1,931,481 | | 77,650 | 2,929,600 | 2,560,140 | 2,352,491 | 941,410 |
| 2012 | 79,641 | 33,026 | 3,442,857 | 2,608,487 | 1,702,490 | 675,647 | 61,950 | 2,485,446 | 2,202,259 | 1,884,341 | 1,213,196 |
| 2013 | 932 | 41,605 | 4,350,504 | 2,750,694 | 2,925,779 | 18,399 | 86,296 | 3,934,887 | 1,974,783 | 2,628,160 | 1,187,909 |
| 2014 | 874 | 61,030 | 3,480,599 | 1,975,757 | 2,444,960 | 4,651 | 160,931 | 2,573,804 | 1,492,275 | 2,442,503 | 1,060,865 |
| TOTAL | 81,447 | 154,243 | 17,432,411 | 12,267,545 | 11,691,337 | 698,697 | 386,827 | 15,024,624 | 10,014,991 | 11,914,844 | 5,532,855 |
| O.D. | 1 | 248 | 16,878 | 118,802 | 32,769 | 18 | 410 | 11,437 | 26,071 | 26,213 | 33,526 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 33,807,241 | 46,092,572 | 5,566,381 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -14,102,263 | -13,094,207 | 28,904 | |
| TOTAL LOSSES | 19,704,978 | 32,998,365 | 5,595,285 | |
| EXPECTED LOSSES | 28,483,206 | 37,302,878 | 7,482,264 | |
| CREDIBILITY | .34 | .99 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .545 | .913 | .155 | 1.613 |
| INDICATED (POST-TEST) | .693 | 1.160 | .197 | 2.050 |
| PRES. ON RATE LEVEL | .795 | 1.042 | .209 | 2.046 |
| DERIVED BY FORMULA | .760 | 1.159 | .197 | 2.116 |
| UNDERLYING PRES. RATE | .788 | 1.032 | .207 | 2.027 |
| PROPOSED | .736 | 1.123 | .191 | 2.050 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.12 | MINIMUM PREMIUM | |
| MAN. RATES | 2.12 | 1.98 | 2.10 | + 2.12 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 189,572 | 3,628,343 | 1.913 | | | 6 | 13 | 67 | 86 | |
| 2011 | 190,134 | 4,184,472 | 2.200 | | | 6 | 18 | 39 | 63 | |
| 2012 | 195,167 | 3,326,245 | 1.704 | | | 2 | 9 | 43 | 54 | |
| 2013 | 200,691 | 3,343,645 | 1.666 | | | 3 | 14 | 48 | 65 | |
| 2014 | 207,877 | 6,410,813 | 3.083 | | 1 | 3 | 5 | 41 | 50 | |
| TOTAL | 983,441 | 20,893,518 | 2.125 | | 1 | 20 | 59 | 238 | 318 | |
| O.D. | | 140,409 | .014 | | | | 2 | | 2 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 945,725 | 294,087 | 375,080 | | | 750,423 | 346,841 | 520,675 | 395,512 |
| 2011 | | | 916,485 | 877,866 | 422,636 | | | 305,777 | 680,853 | 553,751 | 427,104 |
| 2012 | | | 378,103 | 225,428 | 406,919 | | | 1,110,649 | 227,368 | 533,375 | 444,403 |
| 2013 | | | 612,577 | 735,809 | 285,034 | | | 260,530 | 435,632 | 566,698 | 447,365 |
| 2014 | | 813,128 | 517,115 | 223,750 | 541,074 | | 2,100,578 | 532,086 | 147,563 | 1,069,961 | 465,558 |
| TOTAL | | 813,128 | 3,370,005 | 2,356,940 | 2,030,743 | | 2,100,578 | 2,959,465 | 1,838,257 | 3,244,460 | 2,179,942 |
| O.D. | | | | 91,872 | | | | | 31,904 | | 16,633 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,239,668 | 411,721 | 551,366 | | | 1,434,834 | 495,636 | 733,628 | 390,766 |
| 2011 | | 8,917 | 1,281,278 | 1,163,756 | 625,908 | | 17,816 | 689,622 | 847,435 | 743,868 | 414,718 |
| 2012 | 69 | 4,335 | 446,068 | 305,977 | 518,525 | 5,815 | 21,933 | 1,021,880 | 302,705 | 646,565 | 438,626 |
| 2013 | 257 | 11,411 | 1,218,697 | 870,637 | 416,152 | 3,736 | 18,429 | 822,699 | 496,805 | 641,400 | 438,418 |
| 2014 | 535 | 169,774 | 1,254,055 | 528,861 | 592,762 | 2,947 | 914,056 | 1,536,055 | 466,463 | 839,143 | 459,040 |
| TOTAL | 861 | 194,437 | 5,439,766 | 3,280,952 | 2,704,713 | 12,498 | 972,234 | 5,505,090 | 2,609,044 | 3,604,604 | 2,141,568 |
| O.D. | 14 | 1,221 | 81,978 | 87,065 | 11,362 | 17 | 754 | 11,368 | 33,059 | 1,377 | 16,409 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,220,238 | 12,332,176 | 2,157,977 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,477,995 | -3,167,220 | 9,152 | | | |
| TOTAL LOSSES | 7,742,243 | 9,164,956 | 2,167,129 | | | |
| EXPECTED LOSSES | 8,998,486 | 8,988,651 | 2,419,265 | | | |
| CREDIBILITY | .14 | .41 | .65 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .787 | .932 | .220 | 1.939 | | |
| INDICATED (POST-TEST) | 1.000 | 1.185 | .280 | 2.465 | | |
| PRES. ON RATE LEVEL | .924 | .923 | .248 | 2.095 | | |
| DERIVED BY FORMULA | .935 | 1.030 | .269 | 2.234 | | |
| UNDERLYING PRES. RATE | .915 | .914 | .246 | 2.075 | | |
| PROPOSED | .935 | 1.030 | .269 | 2.234 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.313 |
| IND. RATES | | | | 2.31 | MINIMUM PREMIUM | |
| MAN. RATES | 2.17 | 2.03 | 2.15 | + 2.31 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 42,405 | 418,543 | .987 | | | | | 4 | 11 | 15 |
| 2011 | 45,009 | 727,146 | 1.615 | | | | | 2 | 2 | 6 |
| 2012 | 44,793 | 836,244 | 1.866 | | | | | 1 | 3 | 11 |
| 2013 | 43,985 | 604,908 | 1.375 | | | | | 1 | 3 | 9 |
| 2014 | 45,878 | 632,950 | 1.379 | | | | | | 1 | 15 |
| TOTAL | 222,070 | 3,219,791 | 1.450 | | | | | 1 | 4 | 13 |
| O.D. | | 917 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 57,631 | 126,576 | | | | 29,014 | 136,688 | 68,634 |
| 2011 | | | 313,392 | 9,343 | 44,559 | | | 112,610 | 124,705 | 61,721 | 60,816 |
| 2012 | 165,350 | | 153,581 | 149,457 | 53,939 | | | 21,659 | 115,089 | 116,029 | 61,140 |
| 2013 | | | 163,155 | 108,303 | 41,641 | | | 52,933 | 81,644 | 58,094 | 99,138 |
| 2014 | | | | 119,321 | 158,818 | | | | 20,723 | 262,922 | 71,166 |
| TOTAL | 165,350 | | 630,128 | 444,055 | 425,533 | | | 187,202 | 371,175 | 635,454 | 360,894 |
| O.D. | | | | | | | | | | | 917 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 80,683 | 186,067 | | | | 41,462 | 192,593 | 67,810 |
| 2011 | | 2,953 | 417,434 | 14,982 | 68,942 | | 6,476 | 240,725 | 155,277 | 84,766 | 59,052 |
| 2012 | 199,696 | 2,233 | 229,457 | 190,142 | 76,626 | 264 | 2,339 | 77,412 | 137,514 | 139,979 | 60,345 |
| 2013 | 60 | 2,352 | 267,250 | 132,213 | 66,333 | 716 | 3,441 | 154,376 | 88,090 | 69,964 | 97,155 |
| 2014 | 41 | 4,333 | 266,892 | 183,689 | 163,089 | 241 | 6,403 | 138,354 | 90,102 | 191,247 | 70,170 |
| TOTAL | 199,797 | 11,871 | 1,181,033 | 601,709 | 561,057 | 1,221 | 18,659 | 610,867 | 512,445 | 678,549 | 354,532 |
| O.D. | | | | | | | | | | | 906 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,023,448 | 2,353,760 | 355,438 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,842,261 | -777,032 | 1,489 | | | |
| TOTAL LOSSES | 181,187 | 1,576,728 | 356,927 | | | |
| EXPECTED LOSSES | 3,699,685 | 2,200,714 | 399,725 | | | |
| CREDIBILITY | .05 | .15 | .24 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .082 | .710 | .161 | .953 | | |
| INDICATED (POST-TEST) | .104 | .902 | .205 | 1.211 | | |
| PRES. ON RATE LEVEL | 1.682 | 1.001 | .181 | 2.864 | | |
| DERIVED BY FORMULA | 1.603 | .986 | .187 | 2.776 | | |
| UNDERLYING PRES. RATE | 1.666 | .991 | .180 | 2.837 | | |
| PROPOSED | 1.603 | .986 | .187 | 2.776 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.875 |
| IND. RATES | | | | 2.88 | MINIMUM PREMIUM | |
| MAN. RATES | 3.07 | 2.77 | 2.94 | + 2.88 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 200,974 | 4,278,022 | 2.128 | | | 10 | 9 | 52 | 71 |
| 2011 | 197,347 | 4,257,180 | 2.157 | | | 9 | 10 | 42 | 61 |
| 2012 | 188,173 | 3,899,556 | 2.072 | | | 4 | 15 | 32 | 51 |
| 2013 | 205,347 | 3,603,357 | 1.754 | 1 | | 4 | 11 | 34 | 50 |
| 2014 | 197,430 | 1,432,924 | .725 | | | 1 | 3 | 24 | 28 |
| TOTAL | 989,271 | 17,471,039 | 1.766 | 1 | | 28 | 48 | 184 | 261 |
| O.D. | | 49,485 | .005 | | | | 1 | 2 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,895,264 | 356,267 | 345,833 | | | 835,984 | 118,855 | 527,694 | 198,125 |
| 2011 | | | 1,660,201 | 507,962 | 271,610 | | | 531,381 | 749,986 | 362,465 | 173,575 |
| 2012 | | | 1,076,498 | 671,470 | 284,068 | | | 1,117,715 | 243,750 | 287,324 | 218,731 |
| 2013 | 406,838 | | 971,893 | 592,833 | 488,981 | 312 | | 233,091 | 453,216 | 284,101 | 172,092 |
| 2014 | | | 146,044 | 252,699 | 271,760 | | | 30,000 | 157,344 | 365,561 | 209,516 |
| TOTAL | 406,838 | | 5,749,900 | 2,381,231 | 1,662,252 | 312 | | 2,748,171 | 1,723,151 | 1,827,145 | 972,039 |
| O.D. | | | | 6,210 | 18,224 | | | | 4,268 | 19,554 | 1,229 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,602,197 | 498,774 | 508,378 | | | 1,894,339 | 169,844 | 743,522 | 195,748 |
| 2011 | | 15,738 | 2,240,906 | 681,121 | 420,432 | | 30,594 | 1,151,290 | 932,006 | 496,007 | 168,541 |
| 2012 | 196 | 11,360 | 1,204,468 | 859,520 | 400,888 | 7,677 | 27,730 | 1,311,930 | 314,337 | 365,659 | 215,887 |
| 2013 | 672,853 | 14,479 | 1,622,941 | 765,185 | 658,433 | 4,044 | 16,694 | 738,870 | 479,981 | 344,180 | 168,650 |
| 2014 | 202 | 11,523 | 658,005 | 372,276 | 304,216 | 654 | 24,327 | 361,425 | 208,349 | 282,763 | 206,583 |
| TOTAL | 673,251 | 53,100 | 8,328,517 | 3,176,876 | 2,292,347 | 12,375 | 99,345 | 5,457,854 | 2,104,517 | 2,232,131 | 955,409 |
| O.D. | | 2 | 388 | 8,143 | 26,851 | | | 380 | 5,238 | 27,607 | 1,200 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,625,212 | 9,873,710 | 956,609 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,336,306 | -3,146,188 | 4,097 | | | |
| TOTAL LOSSES | 8,288,906 | 6,727,522 | 960,706 | | | |
| EXPECTED LOSSES | 12,632,990 | 8,873,762 | 1,117,876 | | | |
| CREDIBILITY | .14 | .42 | .65 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .838 | .680 | .097 | 1.615 | | |
| INDICATED (POST-TEST) | 1.065 | .864 | .123 | 2.052 | | |
| PRES. ON RATE LEVEL | 1.289 | .906 | .114 | 2.309 | | |
| DERIVED BY FORMULA | 1.258 | .888 | .120 | 2.266 | | |
| UNDERLYING PRES. RATE | 1.277 | .897 | .113 | 2.287 | | |
| PROPOSED | 1.258 | .888 | .120 | 2.266 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.347 |
| IND. RATES | | | | 2.35 | MINIMUM PREMIUM | |
| MAN. RATES | 2.34 | 2.23 | 2.37 | + 2.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 280,030 | 6,052,418 | 2.161 | | | 10 | 15 | 80 | 105 |
| 2011 | 285,004 | 6,654,155 | 2.334 | | | 10 | 33 | 46 | 89 |
| 2012 | 276,074 | 4,544,005 | 1.645 | | | 4 | 24 | 43 | 71 |
| 2013 | 308,212 | 3,265,873 | 1.059 | | | 3 | 23 | 59 | 85 |
| 2014 | 366,584 | 4,577,066 | 1.248 | | | 2 | 15 | 78 | 95 |
| TOTAL | 1,515,904 | 25,093,517 | 1.655 | | | 29 | 110 | 306 | 445 |
| O.D. | | 5,480 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,796,088 | 683,741 | 960,289 | | | 907,762 | 215,011 | 1,024,424 | 465,103 |
| 2011 | | | 1,789,020 | 1,216,996 | 338,109 | | | 1,885,833 | 456,632 | 493,948 | 473,617 |
| 2012 | | | 558,625 | 1,435,321 | 475,661 | | | 359,153 | 703,207 | 565,173 | 446,865 |
| 2013 | | | 519,039 | 713,230 | 423,672 | | | 122,335 | 460,847 | 595,321 | 431,429 |
| 2014 | | | 368,897 | 614,538 | 846,712 | | | 638,764 | 357,483 | 1,183,996 | 566,676 |
| TOTAL | | | 5,031,669 | 4,663,826 | 3,044,443 | | | 3,913,847 | 2,193,180 | 3,862,862 | 2,383,690 |
| O.D. | | | | | 1,249 | | | | | 1,083 | 3,148 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,370,196 | 957,238 | 1,411,626 | | | 1,884,798 | 307,250 | 1,443,415 | 459,522 |
| 2011 | | 15,112 | 2,175,472 | 1,611,372 | 520,698 | | 81,111 | 2,919,897 | 584,394 | 679,311 | 459,882 |
| 2012 | 133 | 12,567 | 1,037,956 | 1,803,555 | 647,814 | 4,379 | 22,903 | 910,104 | 841,113 | 695,708 | 441,056 |
| 2013 | 234 | 10,875 | 1,127,962 | 860,619 | 561,248 | 2,464 | 13,841 | 586,568 | 513,126 | 664,257 | 422,800 |
| 2014 | 469 | 29,784 | 1,715,811 | 995,594 | 904,234 | 3,086 | 134,975 | 1,594,997 | 619,848 | 932,793 | 558,743 |
| TOTAL | 836 | 68,338 | 8,427,397 | 6,228,378 | 4,045,620 | 9,929 | 252,830 | 7,896,364 | 2,865,731 | 4,415,484 | 2,342,003 |
| O.D. | | 18 | 1,071 | 638 | 1,140 | 1 | 20 | 490 | 315 | 780 | 3,108 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 16,657,294 | 17,558,086 | 2,345,111 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -7,957,224 | -4,955,544 | 12,923 | |
| TOTAL LOSSES | 8,700,070 | 12,602,542 | 2,358,034 | |
| EXPECTED LOSSES | 16,114,061 | 14,219,180 | 3,168,240 | |
| CREDIBILITY | .19 | .55 | .86 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .574 | .831 | .156 | 1.561 |
| INDICATED (POST-TEST) | .730 | 1.056 | .198 | 1.984 |
| PRES. ON RATE LEVEL | 1.073 | .947 | .211 | 2.231 |
| DERIVED BY FORMULA | 1.008 | 1.007 | .200 | 2.215 |
| UNDERLYING PRES. RATE | 1.063 | .938 | .209 | 2.210 |
| PROPOSED | 1.008 | 1.007 | .200 | 2.215 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.294 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.29 | MINIMUM PREMIUM | |
| MAN. RATES | 2.31 | 2.16 | 2.29 | + 2.29 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 143,085 | 3,600,412 | 2.516 | | | 4 | 11 | 25 | 40 | |
| 2011 | 158,627 | 3,771,541 | 2.377 | | | 6 | 9 | 36 | 51 | |
| 2012 | 152,692 | 2,571,095 | 1.683 | | | 3 | 6 | 26 | 35 | |
| 2013 | 138,550 | 3,493,093 | 2.521 | | | 4 | 12 | 38 | 54 | |
| 2014 | 175,341 | 3,453,534 | 1.969 | | | 2 | 16 | 42 | 60 | |
| TOTAL | 768,295 | 16,889,675 | 2.198 | | | 19 | 54 | 167 | 240 | |
| O.D. | | 74,873 | .009 | | | 1 | 1 | | 2 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,102,267 | 586,720 | 264,533 | | | 915,290 | 247,105 | 336,770 | 147,727 |
| 2011 | | | 1,678,458 | 259,897 | 218,420 | | | 792,566 | 164,491 | 486,894 | 170,815 |
| 2012 | | | 811,389 | 354,013 | 451,886 | | | 154,417 | 242,139 | 327,120 | 230,131 |
| 2013 | | | 984,119 | 411,167 | 313,481 | | | 913,129 | 251,780 | 367,549 | 251,868 |
| 2014 | | | 335,615 | 385,271 | 503,407 | | | 898,517 | 507,384 | 534,631 | 288,709 |
| TOTAL | | | 4,911,848 | 1,997,068 | 1,751,727 | | | 3,673,919 | 1,412,899 | 2,052,964 | 1,089,250 |
| O.D. | 3,000 | | | 41,118 | | 26,737 | | | 1,295 | | 2,723 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,248,393 | 821,408 | 388,865 | | | 1,055,744 | 353,114 | 474,511 | 145,954 |
| 2011 | | 15,435 | 2,190,698 | 354,817 | 341,842 | | 42,660 | 1,527,012 | 217,920 | 655,754 | 165,861 |
| 2012 | 193 | 9,998 | 1,139,552 | 478,103 | 598,025 | 1,881 | 9,274 | 381,023 | 297,456 | 395,148 | 227,139 |
| 2013 | 311 | 11,603 | 1,338,045 | 537,276 | 441,690 | 6,724 | 27,820 | 1,338,851 | 327,844 | 442,663 | 246,831 |
| 2014 | 364 | 20,279 | 1,142,186 | 620,039 | 552,667 | 3,731 | 184,034 | 1,859,181 | 551,045 | 507,024 | 284,667 |
| TOTAL | 868 | 57,315 | 7,058,874 | 2,811,643 | 2,323,089 | 12,336 | 263,788 | 6,161,811 | 1,747,379 | 2,475,100 | 1,070,452 |
| O.D. | 4,174 | | | 57,565 | | 35,439 | | | 1,851 | | 2,654 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,594,605 | 9,416,627 | 1,073,106 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,282,765 | -2,377,557 | 4,835 | | | |
| TOTAL LOSSES | 9,311,840 | 7,039,070 | 1,077,941 | | | |
| EXPECTED LOSSES | 8,658,685 | 6,784,045 | 1,236,955 | | | |
| CREDIBILITY | .12 | .35 | .55 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.212 | .916 | .140 | 2.268 | | |
| INDICATED (POST-TEST) | 1.540 | 1.164 | .178 | 2.882 | | |
| PRES. ON RATE LEVEL | 1.138 | .891 | .163 | 2.192 | | |
| DERIVED BY FORMULA | 1.186 | .987 | .171 | 2.344 | | |
| UNDERLYING PRES. RATE | 1.127 | .883 | .161 | 2.171 | | |
| PROPOSED | 1.186 | .987 | .171 | 2.344 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.427 |
| IND. RATES | | | | 2.43 | MINIMUM PREMIUM | |
| MAN. RATES | 2.27 | 2.12 | 2.25 | + 2.43 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,279 | 325,898 | .809 | | | | 1 | 4 | 5 |
| 2011 | 52,242 | 1,678,278 | 3.212 | | | 4 | 1 | 4 | 9 |
| 2012 | 51,551 | 527,713 | 1.023 | | | | 4 | 8 | 12 |
| 2013 | 63,939 | 539,377 | .843 | | | 2 | | 3 | 5 |
| 2014 | 65,029 | 341,304 | .524 | | | | 1 | 11 | 12 |
| TOTAL | 273,040 | 3,412,570 | 1.250 | | | 6 | 7 | 30 | 43 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 60,740 | 94,243 | | | | 20,492 | 115,064 | 35,359 |
| 2011 | | | 816,793 | 95,187 | 18,143 | | | 683,670 | 20,917 | 10,735 | 32,833 |
| 2012 | | | | 250,906 | 39,051 | | | | 132,200 | 75,841 | 29,715 |
| 2013 | | | 315,970 | | 24,798 | | | 151,580 | | 18,696 | 28,333 |
| 2014 | | | | 60,080 | 45,267 | | | | 32,342 | 163,895 | 39,720 |
| TOTAL | | | 1,132,763 | 466,913 | 221,502 | | | 835,250 | 205,951 | 384,231 | 165,960 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 85,036 | 138,538 | | | | 29,283 | 162,126 | 34,935 |
| 2011 | | 6,905 | 982,121 | 129,856 | 39,641 | | 33,133 | 1,179,511 | 32,629 | 23,432 | 31,881 |
| 2012 | | 1,202 | 53,744 | 310,698 | 55,130 | | 1,639 | 36,938 | 154,155 | 92,938 | 29,329 |
| 2013 | 96 | 2,978 | 386,934 | 21,294 | 50,992 | 1,492 | 5,626 | 282,828 | 13,921 | 29,406 | 27,766 |
| 2014 | 17 | 1,653 | 104,634 | 74,735 | 50,432 | 186 | 5,456 | 104,465 | 68,202 | 121,326 | 39,164 |
| TOTAL | 113 | 12,738 | 1,527,433 | 621,619 | 334,733 | 1,678 | 45,854 | 1,603,742 | 298,190 | 429,228 | 163,075 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,191,558 | 1,683,770 | 163,075 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,410,300 | -506,481 | 1,115 | |
| TOTAL LOSSES | 1,781,258 | 1,177,289 | 164,190 | |
| EXPECTED LOSSES | 2,883,303 | 1,458,033 | 270,310 | |
| CREDIBILITY | .06 | .18 | .28 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .652 | .431 | .060 | 1.143 |
| INDICATED (POST-TEST) | .829 | .548 | .076 | 1.453 |
| PRES. ON RATE LEVEL | 1.066 | .539 | .100 | 1.705 |
| DERIVED BY FORMULA | 1.052 | .541 | .093 | 1.686 |
| UNDERLYING PRES. RATE | 1.056 | .534 | .099 | 1.689 |
| PROPOSED | 1.052 | .541 | .093 | 1.686 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.746 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.75 | MINIMUM PREMIUM | |
| MAN. RATES | 1.80 | 1.65 | 1.75 | + 1.75 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 79,781 | 2,459,921 | 3.083 | | | 2 | 23 | 34 | 59 |
| 2011 | 68,248 | 875,531 | 1.282 | | | | 5 | 16 | 21 |
| 2012 | 76,846 | 983,340 | 1.279 | | | | 6 | 16 | 22 |
| 2013 | 64,281 | 573,374 | .891 | | | | 10 | 7 | 17 |
| 2014 | 57,678 | 445,085 | .771 | | | | | 15 | 15 |
| TOTAL | 346,834 | 5,337,251 | 1.539 | | | 2 | 44 | 88 | 134 |
| O.D. | | 205 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|---------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 278,665 | 857,073 | 168,538 | | | 61,377 | 593,128 | 283,914 | 217,226 |
| 2011 | | | | 194,650 | 228,995 | | | | 143,771 | 128,266 | 179,849 |
| 2012 | | | | 387,643 | 86,878 | | | | 157,755 | 233,226 | 117,838 |
| 2013 | | | | 82,039 | 24,421 | | | | 256,743 | 63,362 | 146,809 |
| 2014 | | | | | 109,737 | | | | | 220,733 | 114,615 |
| TOTAL | | | 278,665 | 1,521,405 | 618,569 | | | 61,377 | 1,151,397 | 929,501 | 776,337 |
| O.D. | | | | | | | | | | | 205 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|------------------|----------------|------------|---------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 382,607 | 1,199,900 | 247,751 | | | 139,080 | 847,579 | 400,030 | 214,619 |
| 2011 | | 128 | 17,953 | 258,881 | 327,594 | | 78 | 14,625 | 178,360 | 171,019 | 174,633 |
| 2012 | | 1,900 | 85,366 | 481,480 | 117,850 | | 2,142 | 51,972 | 191,201 | 277,305 | 116,306 |
| 2013 | 7 | 617 | 51,740 | 92,184 | 33,161 | 572 | 4,272 | 159,700 | 250,747 | 84,022 | 143,873 |
| 2014 | 13 | 1,633 | 94,049 | 56,147 | 100,197 | 173 | 4,057 | 99,813 | 64,843 | 158,659 | 113,010 |
| TOTAL | 20 | 4,278 | 631,715 | 2,088,592 | 826,553 | 745 | 10,549 | 465,190 | 1,532,730 | 1,091,035 | 762,441 |
| O.D. | | | | | | | | | | | 202 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,112,497 | 5,538,910 | 762,643 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,500,148 | -1,395,779 | 2,571 | |
| TOTAL LOSSES | | 4,143,131 | 765,214 | |
| EXPECTED LOSSES | 2,961,963 | 3,888,009 | 780,377 | |
| CREDIBILITY | .07 | .21 | .32 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.195 | .221 | 1.416 |
| INDICATED (POST-TEST) | .000 | 1.519 | .281 | 1.800 |
| PRES. ON RATE LEVEL | .862 | 1.132 | .227 | 2.221 |
| DERIVED BY FORMULA | .802 | 1.213 | .244 | 2.259 |
| UNDERLYING PRES. RATE | .854 | 1.121 | .225 | 2.200 |
| PROPOSED | .788 | 1.193 | .240 | 2.221 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.300 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.30 | MINIMUM PREMIUM | |
| MAN. RATES | 2.30 | 2.15 | 2.28 | + 2.30 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,202 | 1,219,667 | 4.654 | | | | 8 | 21 | 29 |
| 2011 | 29,720 | 758,294 | 2.551 | | | 1 | 5 | 18 | 24 |
| 2012 | 24,107 | 1,309,506 | 5.432 | | | | 10 | 21 | 31 |
| 2013 | 29,457 | 890,360 | 3.022 | | | | 8 | 9 | 17 |
| 2014 | 32,616 | 621,531 | 1.905 | | | | 2 | 16 | 18 |
| TOTAL | 142,102 | 4,799,358 | 3.377 | | | 1 | 33 | 85 | 119 |
| O.D. | | 46,748 | .032 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|---------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 318,776 | 250,487 | | | | 166,141 | 400,021 | 84,242 |
| 2011 | | | 155,180 | 156,223 | 55,219 | | | 14,300 | 139,272 | 126,074 | 112,026 |
| 2012 | | | | 425,480 | 252,377 | | | | 222,605 | 268,015 | 141,029 |
| 2013 | | | | 399,463 | 26,729 | | | | 273,610 | 113,940 | 76,618 |
| 2014 | | | | 147,745 | 90,616 | | | | 165,977 | 130,567 | 86,626 |
| TOTAL | | | 155,180 | 1,447,687 | 675,428 | | | 14,300 | 967,605 | 1,038,617 | 500,541 |
| O.D. | | | | | 29,360 | | | | | 15,153 | 2,235 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------------|----------------|------------------|----------------|--------------|---------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 446,288 | 368,217 | | | | 237,416 | 563,629 | 83,231 |
| 2011 | | 1,505 | 217,008 | 206,727 | 82,821 | | 890 | 43,242 | 172,972 | 168,293 | 108,777 |
| 2012 | | 2,278 | 107,483 | 537,123 | 322,637 | | 2,943 | 69,959 | 266,697 | 320,083 | 139,196 |
| 2013 | 38 | 2,704 | 228,966 | 435,777 | 59,235 | 627 | 4,729 | 177,315 | 272,384 | 138,275 | 75,086 |
| 2014 | 37 | 3,775 | 239,570 | 173,204 | 105,138 | 384 | 14,845 | 214,857 | 141,305 | 111,917 | 85,413 |
| TOTAL | 75 | 10,262 | 793,027 | 1,799,119 | 938,048 | 1,011 | 23,407 | 505,373 | 1,090,774 | 1,302,197 | 491,703 |
| O.D. | 5 | 435 | 25,167 | 15,021 | 26,807 | 12 | 281 | 6,854 | 4,452 | 10,892 | 2,180 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,365,909 | 5,187,310 | 493,883 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -657,764 | -811,172 | 1,519 | |
| TOTAL LOSSES | 708,145 | 4,376,138 | 495,402 | |
| EXPECTED LOSSES | 1,322,970 | 2,311,999 | 383,675 | |
| CREDIBILITY | .04 | .11 | .18 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .498 | 3.080 | .349 | 3.927 |
| INDICATED (POST-TEST) | .633 | 3.915 | .444 | 4.992 |
| PRES. ON RATE LEVEL | .940 | 1.643 | .272 | 2.855 |
| DERIVED BY FORMULA | .928 | 1.893 | .303 | 3.124 |
| UNDERLYING PRES. RATE | .931 | 1.627 | .270 | 2.828 |
| PROPOSED | .928 | 1.893 | .303 | 3.124 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.235 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.24 | MINIMUM PREMIUM | |
| MAN. RATES | 2.72 | 2.76 | 2.93 | + 3.24 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 15,791 | 878,574 | 5.563 | | | 2 | 5 | 6 | 13 | |
| 2011 | 25,550 | 353,409 | 1.383 | | | | 2 | 15 | 17 | |
| 2012 | 26,196 | 339,245 | 1.295 | | | | 3 | 14 | 17 | |
| 2013 | 28,077 | 955,622 | 3.403 | | | | 10 | 13 | 23 | |
| 2014 | 30,316 | 899,029 | 2.965 | | | | 1 | 29 | 30 | |
| TOTAL | 125,930 | 3,425,879 | 2.720 | | | 2 | 21 | 77 | 100 | |
| O.D. | | 1,450 | .001 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 274,572 | 200,773 | 21,847 | | | 237,741 | 54,546 | 46,770 | 42,325 |
| 2011 | | | | 121,842 | 66,338 | | | | 62,270 | 51,848 | 51,111 |
| 2012 | | | | 70,183 | 94,386 | | | | 23,777 | 72,899 | 78,000 |
| 2013 | | | | 286,937 | 171,772 | | | | 290,592 | 140,315 | 66,006 |
| 2014 | | | | 100,454 | 370,488 | | | | 96,841 | 197,362 | 133,884 |
| TOTAL | | | 274,572 | 780,189 | 724,831 | | | 237,741 | 528,026 | 509,194 | 371,326 |
| O.D. | | | | | | | | | | | 1,450 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------------|------------------|------------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 376,988 | 281,083 | 32,115 | | | 538,721 | 77,947 | 65,898 | 41,817 |
| 2011 | | 50 | 9,290 | 160,824 | 95,564 | | 30 | 6,280 | 77,198 | 69,184 | 49,629 |
| 2012 | | 453 | 22,360 | 91,507 | 118,158 | | 365 | 9,924 | 30,732 | 85,807 | 76,986 |
| 2013 | 33 | 2,462 | 202,489 | 334,680 | 211,731 | 668 | 5,083 | 191,275 | 291,424 | 167,101 | 64,686 |
| 2014 | 66 | 7,140 | 427,605 | 275,784 | 353,498 | 321 | 10,841 | 180,146 | 118,047 | 152,404 | 132,010 |
| TOTAL | 99 | 10,105 | 1,038,732 | 1,143,878 | 811,066 | 989 | 16,319 | 926,346 | 595,348 | 540,394 | 365,128 |
| O.D. | | | | | | | | | | | 1,431 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,992,590 | 3,090,686 | 366,559 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -841,636 | -755,833 | 1,530 | |
| TOTAL LOSSES | 1,150,954 | 2,334,853 | 368,089 | |
| EXPECTED LOSSES | 1,737,835 | 2,183,626 | 368,976 | |
| CREDIBILITY | .04 | .11 | .16 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .914 | 1.854 | .292 | 3.060 |
| INDICATED (POST-TEST) | 1.162 | 2.356 | .371 | 3.889 |
| PRES. ON RATE LEVEL | 1.393 | 1.751 | .296 | 3.440 |
| DERIVED BY FORMULA | 1.384 | 1.818 | .308 | 3.510 |
| UNDERLYING PRES. RATE | 1.380 | 1.734 | .293 | 3.407 |
| PROPOSED | 1.384 | 1.818 | .308 | 3.510 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.635 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.64 | MINIMUM PREMIUM | |
| MAN. RATES | 3.24 | 3.33 | 3.53 | + 3.64 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 539,654 | 9,307,840 | 1.724 | | | 12 | 49 | 145 | 206 |
| 2011 | 569,958 | 10,377,617 | 1.820 | 1 | | 13 | 47 | 162 | 223 |
| 2012 | 535,599 | 8,758,615 | 1.635 | 1 | | 8 | 39 | 130 | 178 |
| 2013 | 556,942 | 8,118,996 | 1.457 | | | 7 | 60 | 139 | 206 |
| 2014 | 555,785 | 6,731,750 | 1.211 | 1 | | 4 | 13 | 133 | 151 |
| TOTAL | 2,757,938 | 43,294,818 | 1.570 | 3 | | 44 | 208 | 709 | 964 |
| O.D. | | 192,532 | .006 | | | 1 | | 2 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,901,001 | 1,384,263 | 1,359,228 | | | 1,286,490 | 1,220,511 | 1,444,422 | 711,925 |
| 2011 | 77,846 | | 2,107,582 | 1,236,319 | 1,234,326 | | | 1,657,125 | 1,695,259 | 1,565,616 | 803,544 |
| 2012 | 712,075 | | 1,695,202 | 1,197,020 | 761,254 | | | 1,235,749 | 1,196,356 | 1,230,444 | 730,515 |
| 2013 | | | 1,283,293 | 1,604,796 | 1,273,451 | | | 485,588 | 1,218,966 | 1,434,717 | 818,185 |
| 2014 | 255,335 | | 577,276 | 698,011 | 1,348,735 | 5,001 | | 239,961 | 522,856 | 2,231,109 | 853,466 |
| TOTAL | 1,045,256 | | 7,564,354 | 6,120,409 | 5,976,994 | 5,001 | | 4,904,913 | 5,853,948 | 7,906,308 | 3,917,635 |
| O.D. | | | 126,872 | | 36,000 | | | 18,038 | | 7,224 | 4,398 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,559,369 | 1,937,967 | 1,998,061 | | | 2,763,801 | 1,744,107 | 2,035,190 | 703,382 |
| 2011 | 108,303 | 18,234 | 2,590,482 | 1,652,837 | 1,800,442 | | 73,295 | 2,743,557 | 2,118,779 | 2,106,381 | 780,241 |
| 2012 | 860,164 | 20,128 | 2,109,062 | 1,545,249 | 1,026,484 | 10,767 | 49,908 | 2,097,173 | 1,454,375 | 1,506,791 | 721,018 |
| 2013 | 580 | 26,640 | 2,756,788 | 1,988,399 | 1,626,461 | 8,023 | 42,038 | 1,829,268 | 1,354,376 | 1,620,514 | 801,821 |
| 2014 | 326,075 | 44,643 | 2,506,589 | 1,353,675 | 1,407,536 | 7,275 | 126,561 | 1,886,967 | 1,006,640 | 1,683,550 | 841,517 |
| TOTAL | 1,295,122 | 109,645 | 12,522,290 | 8,478,127 | 7,858,984 | 26,065 | 291,802 | 11,320,766 | 7,678,277 | 8,952,426 | 3,847,979 |
| O.D. | 29 | 1,213 | 160,918 | 2,814 | 57,832 | 220 | 706 | 35,435 | 695 | 10,538 | 4,303 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 25,764,211 | 33,039,693 | 3,852,282 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -9,489,100 | -10,050,458 | 17,752 | |
| TOTAL LOSSES | 16,275,111 | 22,989,235 | 3,870,034 | |
| EXPECTED LOSSES | 18,974,614 | 28,379,183 | 4,826,393 | |
| CREDIBILITY | .28 | .82 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .590 | .834 | .140 | 1.564 |
| INDICATED (POST-TEST) | .750 | 1.060 | .178 | 1.988 |
| PRES. ON RATE LEVEL | .694 | 1.039 | .177 | 1.910 |
| DERIVED BY FORMULA | .710 | 1.056 | .178 | 1.944 |
| UNDERLYING PRES. RATE | .688 | 1.029 | .175 | 1.892 |
| PROPOSED | .710 | 1.056 | .178 | 1.944 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.013 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.01 | MINIMUM PREMIUM | |
| MAN. RATES | 1.80 | 1.85 | 1.96 | + 2.01 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 202,705 | 11,056,085 | 5.454 | 1 | | 24 | 56 | 127 | 208 |
| 2011 | 185,329 | 7,803,929 | 4.210 | 1 | | 15 | 17 | 122 | 155 |
| 2012 | 173,398 | 3,657,416 | 2.109 | | | 5 | 20 | 76 | 101 |
| 2013 | 158,324 | 4,099,585 | 2.589 | | | 1 | 19 | 82 | 102 |
| 2014 | 141,684 | 2,791,330 | 1.970 | | | 1 | 4 | 77 | 82 |
| TOTAL | 861,440 | 29,408,345 | 3.414 | 2 | | 46 | 116 | 484 | 648 |
| O.D. | | 23,469 | .002 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 268,000 | | 4,941,173 | 1,384,756 | 1,077,846 | | | 1,060,552 | 776,937 | 1,234,007 | 312,814 |
| 2011 | 161,705 | | 3,155,312 | 483,124 | 1,141,056 | | | 654,225 | 596,674 | 1,001,804 | 610,029 |
| 2012 | | | 917,051 | 402,078 | 800,876 | | | 143,913 | 272,245 | 709,096 | 412,157 |
| 2013 | | | 160,416 | 732,586 | 1,408,993 | | | 42,021 | 476,573 | 968,681 | 310,315 |
| 2014 | | | 262,403 | 363,871 | 826,011 | | | 55,916 | 180,045 | 896,630 | 206,454 |
| TOTAL | 429,705 | | 9,436,355 | 3,366,415 | 5,254,782 | | | 1,956,627 | 2,302,474 | 4,810,218 | 1,851,769 |
| O.D. | | | | | 11,870 | | | | | 2,675 | 8,924 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 415,936 | | 6,784,232 | 1,938,660 | 1,584,433 | | | 2,403,211 | 1,110,239 | 1,738,712 | 309,060 |
| 2011 | 224,973 | 30,056 | 4,244,630 | 672,019 | 1,682,686 | | 38,031 | 1,396,434 | 755,040 | 1,339,063 | 592,338 |
| 2012 | 220 | 11,704 | 1,313,802 | 558,764 | 1,033,093 | 1,750 | 9,710 | 388,959 | 350,681 | 841,141 | 406,799 |
| 2013 | 162 | 11,146 | 952,063 | 1,001,247 | 1,628,663 | 1,890 | 12,455 | 504,817 | 563,223 | 1,052,051 | 304,109 |
| 2014 | 388 | 24,176 | 1,372,919 | 764,265 | 841,289 | 1,205 | 40,765 | 664,705 | 381,352 | 669,425 | 203,564 |
| TOTAL | 641,679 | 77,082 | 14,667,646 | 4,934,955 | 6,770,164 | 4,845 | 100,961 | 5,358,126 | 3,160,535 | 5,640,392 | 1,815,870 |
| O.D. | 1 | 174 | 10,172 | 6,071 | 10,837 | 2 | 48 | 1,205 | 785 | 1,924 | 8,790 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 20,861,941 | 20,525,663 | 1,824,660 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -11,211,190 | -6,739,708 | 7,724 | |
| TOTAL LOSSES | 9,650,751 | 13,785,955 | 1,832,384 | |
| EXPECTED LOSSES | 21,992,564 | 18,701,864 | 2,368,961 | |
| CREDIBILITY | .13 | .38 | .59 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.120 | 1.600 | .213 | 2.933 |
| INDICATED (POST-TEST) | 1.424 | 2.034 | .271 | 3.729 |
| PRES. ON RATE LEVEL | 2.577 | 2.192 | .278 | 5.047 |
| DERIVED BY FORMULA | 2.427 | 2.132 | .274 | 4.833 |
| UNDERLYING PRES. RATE | 2.553 | 2.171 | .275 | 4.999 |
| PROPOSED | 2.427 | 2.132 | .274 | 4.833 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.006 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.01 | MINIMUM PREMIUM | |
| MAN. RATES | 5.44 | 4.88 | 5.18 | + 5.01 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 168,109 | 3,458,922 | 2.057 | | | 7 | 11 | 43 | 61 | |
| 2011 | 156,814 | 3,552,822 | 2.265 | 1 | | 4 | 6 | 37 | 48 | |
| 2012 | 155,162 | 1,459,423 | .940 | | | 2 | 6 | 24 | 32 | |
| 2013 | 156,799 | 1,023,636 | .652 | | | | 11 | 17 | 28 | |
| 2014 | 148,197 | 870,624 | .587 | | | | 3 | 25 | 28 | |
| TOTAL | 785,081 | 10,365,427 | 1.320 | 1 | | 13 | 37 | 146 | 197 | |
| O.D. | | 28,474 | .003 | | | | | 3 | 3 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,339,293 | 245,996 | 388,386 | | | 762,114 | 207,238 | 236,563 | 279,332 |
| 2011 | 487,728 | | 566,075 | 60,272 | 164,015 | 1,247,386 | | 186,085 | 235,797 | 342,112 | 263,352 |
| 2012 | | | 323,898 | 309,053 | 214,512 | | | 39,277 | 147,290 | 203,708 | 221,685 |
| 2013 | | | | 304,120 | 103,670 | | | | 323,841 | 102,740 | 189,265 |
| 2014 | | | | 81,611 | 267,090 | | | | 103,466 | 253,450 | 165,007 |
| TOTAL | 487,728 | | 2,229,266 | 1,001,052 | 1,137,673 | 1,247,386 | | 987,476 | 1,017,632 | 1,138,573 | 1,118,641 |
| O.D. | | | | | 7,568 | | | | | 17,097 | 3,809 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,704,630 | 344,395 | 570,928 | | | 1,330,263 | 296,144 | 333,316 | 275,980 |
| 2011 | 326,092 | 5,373 | 758,825 | 85,298 | 243,752 | 794,566 | 10,848 | 403,902 | 296,717 | 457,125 | 255,715 |
| 2012 | 78 | 4,812 | 491,530 | 399,003 | 285,455 | 480 | 3,509 | 124,807 | 179,214 | 243,927 | 218,803 |
| 2013 | 32 | 2,347 | 195,078 | 343,601 | 137,484 | 730 | 5,467 | 204,932 | 318,814 | 129,941 | 185,480 |
| 2014 | 51 | 5,312 | 318,352 | 206,721 | 256,239 | 373 | 12,401 | 211,734 | 138,616 | 193,439 | 162,697 |
| TOTAL | 326,253 | 17,844 | 3,468,415 | 1,379,018 | 1,493,858 | 796,149 | 32,225 | 2,275,638 | 1,229,505 | 1,357,748 | 1,098,675 |
| O.D. | | | 18 | 12 | 11,072 | | | 34 | 31 | 23,937 | 3,738 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,916,576 | 5,495,181 | 1,102,413 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,603,321 | -2,150,318 | 5,281 | |
| TOTAL LOSSES | 2,313,255 | 3,344,863 | 1,107,694 | |
| EXPECTED LOSSES | 9,138,343 | 6,037,273 | 1,491,654 | |
| CREDIBILITY | .12 | .36 | .56 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .295 | .426 | .141 | .862 |
| INDICATED (POST-TEST) | .375 | .541 | .179 | 1.095 |
| PRES. ON RATE LEVEL | 1.175 | .776 | .192 | 2.143 |
| DERIVED BY FORMULA | 1.079 | .691 | .185 | 1.955 |
| UNDERLYING PRES. RATE | 1.164 | .769 | .190 | 2.123 |
| PROPOSED | 1.079 | .691 | .185 | 1.955 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.024 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.02 | MINIMUM PREMIUM | |
| MAN. RATES | 2.28 | 2.07 | 2.20 | + 2.02 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,613 | 111,794 | 6.930 | | | | 1 | 3 | 4 |
| 2011 | 3,929 | 63,771 | 1.623 | | | | 1 | 1 | 2 |
| 2012 | 3,108 | 18,715 | .602 | | | | 1 | | 1 |
| 2013 | 4,319 | 22,582 | .522 | | | | 2 | 2 | 4 |
| 2014 | 6,061 | 462,480 | 7.630 | | | | 1 | 11 | 12 |
| TOTAL | 19,030 | 679,342 | 3.570 | | | | 6 | 17 | 23 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 38,288 | 13,041 | | | | 4,257 | 28,605 | 27,603 |
| 2011 | | | | 38,847 | 1,435 | | | | 19,436 | 909 | 3,144 |
| 2012 | | | | 8,340 | | | | | 4,397 | | 5,978 |
| 2013 | | | | 3,222 | 1,269 | | | | 6,543 | 1,107 | 10,441 |
| 2014 | | | | 72,696 | 182,560 | | | | 60,662 | 103,560 | 43,002 |
| TOTAL | | | | 161,393 | 198,305 | | | | 95,295 | 134,181 | 90,168 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 53,603 | 19,171 | | | | 6,083 | 40,305 | 27,272 |
| 2011 | | 8 | 2,463 | 50,962 | 2,434 | | | 1,738 | 23,863 | 1,451 | 3,053 |
| 2012 | | 38 | 1,673 | 10,254 | 235 | | 53 | 1,091 | 4,999 | 150 | 5,900 |
| 2013 | | 26 | 2,106 | 3,666 | 1,643 | 14 | 106 | 3,992 | 6,334 | 1,605 | 10,232 |
| 2014 | 38 | 3,907 | 236,137 | 155,810 | 177,705 | 185 | 6,449 | 103,778 | 68,046 | 81,048 | 42,400 |
| TOTAL | 38 | 3,979 | 242,379 | 274,295 | 201,188 | 199 | 6,608 | 110,599 | 109,325 | 124,559 | 88,857 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 363,802 | 709,367 | 88,857 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -151,917 | -97,717 | 269 | |
| TOTAL LOSSES | 211,885 | 611,650 | 89,126 | |
| EXPECTED LOSSES | 321,417 | 290,778 | 54,425 | |
| CREDIBILITY | .01 | .03 | .05 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.113 | 3.214 | .468 | 4.795 |
| INDICATED (POST-TEST) | 1.415 | 4.085 | .595 | 6.095 |
| PRES. ON RATE LEVEL | 1.705 | 1.543 | .289 | 3.537 |
| DERIVED BY FORMULA | 1.702 | 1.619 | .304 | 3.625 |
| UNDERLYING PRES. RATE | 1.689 | 1.528 | .286 | 3.503 |
| PROPOSED | 1.702 | 1.619 | .304 | 3.625 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.754 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.75 | MINIMUM PREMIUM | |
| MAN. RATES | 3.38 | 3.42 | 3.63 | + 3.75 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 25,428 | 917,058 | 3.606 | | | 1 | 5 | 14 | 20 | |
| 2011 | 23,149 | 496,227 | 2.143 | | | 1 | 2 | 6 | 9 | |
| 2012 | 24,787 | 477,733 | 1.927 | | | | 2 | 15 | 17 | |
| 2013 | 22,135 | 285,872 | 1.291 | | | | 3 | 4 | 7 | |
| 2014 | 28,436 | 647,601 | 2.277 | | | | 1 | 12 | 13 | |
| TOTAL | 123,935 | 2,824,491 | 2.279 | | | 2 | 13 | 51 | 66 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 163,549 | 184,425 | 256,732 | | | 61,789 | 162,047 | 51,980 | 36,536 |
| 2011 | | | 131,550 | 40,966 | 30,773 | | | 212,550 | 29,925 | 18,850 | 31,613 |
| 2012 | | | | 87,113 | 116,504 | | | | 69,025 | 90,394 | 114,697 |
| 2013 | | | | 140,304 | 34,996 | | | | 54,195 | 14,283 | 42,094 |
| 2014 | | | | 32,869 | 249,529 | | | | 80,000 | 185,225 | 99,978 |
| TOTAL | | | 295,099 | 485,677 | 688,534 | | | 274,339 | 395,192 | 360,732 | 324,918 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 224,553 | 258,195 | 377,397 | | | 140,014 | 231,566 | 73,241 | 36,098 |
| 2011 | | 1,250 | 177,842 | 55,055 | 46,479 | | 12,161 | 434,696 | 39,498 | 28,551 | 30,696 |
| 2012 | | 552 | 27,688 | 113,544 | 145,853 | | 919 | 22,089 | 83,067 | 107,744 | 113,206 |
| 2013 | 15 | 1,040 | 86,803 | 156,698 | 49,205 | 120 | 907 | 33,844 | 53,037 | 18,691 | 41,252 |
| 2014 | 38 | 4,235 | 249,888 | 155,877 | 232,813 | 280 | 9,422 | 158,858 | 104,038 | 141,845 | 98,578 |
| TOTAL | 53 | 7,077 | 766,774 | 739,369 | 851,747 | 400 | 23,409 | 789,501 | 511,206 | 370,072 | 319,830 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,587,214 | 2,472,394 | 319,830 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,049,321 | -568,153 | 1,061 | | | |
| TOTAL LOSSES | 537,893 | 1,904,241 | 320,891 | | | |
| EXPECTED LOSSES | 2,114,331 | 1,621,070 | 271,418 | | | |
| CREDIBILITY | .04 | .10 | .16 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .434 | 1.536 | .259 | 2.229 | | |
| INDICATED (POST-TEST) | .552 | 1.952 | .329 | 2.833 | | |
| PRES. ON RATE LEVEL | 1.722 | 1.321 | .221 | 3.264 | | |
| DERIVED BY FORMULA | 1.675 | 1.384 | .238 | 3.297 | | |
| UNDERLYING PRES. RATE | 1.706 | 1.308 | .219 | 3.233 | | |
| PROPOSED | 1.658 | 1.370 | .236 | 3.264 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.380 |
| IND. RATES | | | | 3.38 | MINIMUM PREMIUM | |
| MAN. RATES | 2.82 | 3.16 | 3.35 | + 3.38 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 67,847 | 3,025,176 | 4.458 | 1 | | 2 | 13 | 72 | 88 |
| 2011 | 69,474 | 2,738,322 | 3.941 | 1 | | 2 | 7 | 58 | 68 |
| 2012 | 74,171 | 1,905,620 | 2.569 | 1 | | 2 | 5 | 49 | 57 |
| 2013 | 80,488 | 3,092,991 | 3.842 | | | 4 | 6 | 52 | 62 |
| 2014 | 81,800 | 5,234,979 | 6.399 | | | 1 | 8 | 70 | 79 |
| TOTAL | 373,780 | 15,997,088 | 4.280 | 3 | | 11 | 39 | 301 | 354 |
| O.D. | | 446 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 145,845 | | 363,272 | 534,797 | 273,301 | | | 164,575 | 808,472 | 558,107 | 176,807 |
| 2011 | 394,379 | | 441,616 | 353,453 | 350,334 | | | 309,916 | 157,304 | 505,011 | 226,309 |
| 2012 | 250,366 | | 288,756 | 223,441 | 286,627 | 2,731 | | 100,971 | 136,706 | 440,895 | 175,127 |
| 2013 | | | 1,132,246 | 417,796 | 263,130 | | | 444,410 | 251,280 | 360,268 | 223,861 |
| 2014 | | | 152,440 | 441,046 | 953,957 | | | 650,000 | 1,529,687 | 1,204,260 | 303,589 |
| TOTAL | 790,590 | | 2,378,330 | 1,970,533 | 2,127,349 | 2,731 | | 1,669,872 | 2,883,449 | 3,068,541 | 1,105,693 |
| O.D. | | | | | | | | | | | 446 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 226,351 | | 498,773 | 748,715 | 401,752 | | | 372,927 | 1,155,307 | 786,371 | 174,685 |
| 2011 | 548,682 | 4,329 | 616,753 | 471,890 | 509,477 | | 18,018 | 650,817 | 204,314 | 672,854 | 219,746 |
| 2012 | 302,383 | 4,158 | 436,140 | 296,917 | 370,423 | 10,288 | 6,094 | 256,327 | 181,419 | 522,287 | 172,850 |
| 2013 | 367 | 13,500 | 1,595,155 | 549,693 | 402,767 | 4,811 | 20,607 | 976,820 | 311,313 | 422,384 | 219,384 |
| 2014 | 303 | 23,880 | 1,404,430 | 866,132 | 949,944 | 4,528 | 200,350 | 2,369,603 | 1,073,447 | 1,030,549 | 299,339 |
| TOTAL | 1,078,086 | 45,867 | 4,551,251 | 2,933,347 | 2,634,363 | 19,627 | 245,069 | 4,626,494 | 2,925,800 | 3,434,445 | 1,086,004 |
| O.D. | | | | | | | | | | | 433 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,566,394 | 11,927,955 | 1,086,437 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,928,287 | -2,753,274 | 4,270 | | | |
| TOTAL LOSSES | 6,638,107 | 9,174,681 | 1,090,707 | | | |
| EXPECTED LOSSES | 7,935,349 | 7,849,380 | 1,098,914 | | | |
| CREDIBILITY | .07 | .22 | .34 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.776 | 2.455 | .292 | 4.523 | | |
| INDICATED (POST-TEST) | 2.257 | 3.120 | .371 | 5.748 | | |
| PRES. ON RATE LEVEL | 2.143 | 2.120 | .297 | 4.560 | | |
| DERIVED BY FORMULA | 2.151 | 2.340 | .322 | 4.813 | | |
| UNDERLYING PRES. RATE | 2.123 | 2.100 | .294 | 4.517 | | |
| PROPOSED | 2.151 | 2.340 | .322 | 4.813 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.985 |
| IND. RATES | | | | 4.99 | MINIMUM PREMIUM | |
| MAN. RATES | 4.74 | 4.41 | 4.68 | + 4.99 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 265,435 | 7,589,047 | 2.859 | | 1 | 10 | 24 | 132 | 167 |
| 2011 | 279,742 | 8,980,518 | 3.210 | 2 | | 11 | 38 | 146 | 197 |
| 2012 | 279,203 | 6,875,203 | 2.462 | | | 6 | 33 | 148 | 187 |
| 2013 | 286,249 | 7,728,477 | 2.699 | 1 | | 5 | 34 | 164 | 204 |
| 2014 | 326,028 | 7,276,715 | 2.231 | | | 1 | 32 | 173 | 206 |
| TOTAL | 1,436,657 | 38,449,960 | 2.676 | 3 | 1 | 33 | 161 | 763 | 961 |
| O.D. | | 151,309 | .010 | | | | 2 | 2 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|--------------|------------------|------------------|------------------|------------|--------------|------------------|------------------|------------------|------------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 9,867 | 1,984,439 | 953,148 | 1,299,238 | | 5,397 | 989,526 | 536,736 | 1,102,385 | 708,311 |
| 2011 | 6,000 | | 1,808,648 | 1,370,937 | 1,099,451 | | | 1,472,414 | 1,149,008 | 1,364,811 | 709,249 |
| 2012 | | | 965,041 | 1,207,939 | 754,423 | | | 1,102,489 | 902,158 | 1,120,274 | 822,879 |
| 2013 | 3,000 | | 804,378 | 1,382,065 | 1,385,436 | 700 | | 380,232 | 1,138,501 | 1,758,774 | 875,391 |
| 2014 | | | 175,459 | 1,164,273 | 1,608,946 | | | 200,000 | 955,764 | 2,150,573 | 1,021,700 |
| TOTAL | 9,000 | 9,867 | 5,737,965 | 6,078,362 | 6,147,494 | 700 | 5,397 | 4,144,661 | 4,682,167 | 7,496,817 | 4,137,530 |
| O.D. | | | | 40,609 | 71,908 | | | | 25,048 | 10,964 | 2,780 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 17,948 | 2,724,635 | 1,334,404 | 1,909,882 | | 12,084 | 2,242,267 | 766,996 | 1,553,262 | 699,811 |
| 2011 | 8,348 | 17,359 | 2,478,498 | 1,826,641 | 1,608,490 | | 81,642 | 2,993,791 | 1,447,199 | 1,836,766 | 688,681 |
| 2012 | 206 | 14,850 | 1,413,402 | 1,546,180 | 996,817 | 10,230 | 44,576 | 1,931,918 | 1,112,711 | 1,366,720 | 812,182 |
| 2013 | 5,370 | 21,204 | 2,083,618 | 1,736,483 | 1,698,550 | 8,502 | 38,044 | 1,637,468 | 1,305,695 | 1,948,419 | 857,883 |
| 2014 | 559 | 46,991 | 2,832,870 | 1,842,284 | 1,666,860 | 4,008 | 149,829 | 2,192,434 | 1,247,011 | 1,668,976 | 1,007,396 |
| TOTAL | 14,483 | 118,352 | 11,533,023 | 8,285,992 | 7,880,599 | 22,740 | 326,175 | 10,997,878 | 5,879,612 | 8,374,143 | 4,065,953 |
| O.D. | 10 | 1,202 | 67,378 | 86,199 | 67,764 | 4 | 336 | 7,873 | 30,287 | 12,775 | 2,719 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 23,089,454 | 30,617,371 | 4,068,672 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -9,519,318 | -7,905,697 | 18,237 | | | |
| TOTAL LOSSES | 13,570,136 | 22,711,674 | 4,086,909 | | | |
| EXPECTED LOSSES | 19,236,837 | 22,569,882 | 4,640,402 | | | |
| CREDIBILITY | .18 | .53 | .83 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .945 | 1.581 | .284 | 2.810 | | |
| INDICATED (POST-TEST) | 1.201 | 2.009 | .361 | 3.571 | | |
| PRES. ON RATE LEVEL | 1.352 | 1.586 | .326 | 3.264 | | |
| DERIVED BY FORMULA | 1.325 | 1.810 | .355 | 3.490 | | |
| UNDERLYING PRES. RATE | 1.339 | 1.571 | .323 | 3.233 | | |
| PROPOSED | 1.325 | 1.810 | .355 | 3.490 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.614 |
| IND. RATES | | | | 3.61 | MINIMUM PREMIUM | |
| MAN. RATES | 3.38 | 3.16 | 3.35 | + 3.61 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 9,574 | 82,824 | .865 | | | | | | 4 | 4 |
| 2011 | 9,513 | 45,274 | .475 | | | | | 1 | 2 | 3 |
| 2012 | 8,436 | 40,883 | .484 | | | | | | 3 | 3 |
| 2013 | 9,202 | 271,838 | 2.954 | | | 1 | | 2 | 1 | 4 |
| 2014 | 9,277 | 14,643 | .157 | | | | | | 1 | 1 |
| TOTAL | 46,002 | 455,462 | .990 | | | 1 | | 3 | 11 | 15 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|---------------|---------------|---------|---------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 25,511 | | | | | 26,153 | 31,160 |
| 2011 | | | | 1,390 | 8,925 | | | | 11,525 | 14,617 | 8,817 |
| 2012 | | | | | 10,781 | | | | | 12,265 | 17,837 |
| 2013 | | | 169,196 | 19,409 | 2,537 | | | 31,514 | 22,095 | 8,492 | 18,595 |
| 2014 | | | | | 2,122 | | | | | 5,797 | 6,724 |
| TOTAL | | | 169,196 | 20,799 | 49,876 | | | 31,514 | 33,620 | 67,324 | 83,133 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|---------------|---------------|------------|--------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 37,501 | | | | | 36,850 | 30,786 |
| 2011 | | 4 | 313 | 1,963 | 12,705 | | 9 | 1,237 | 14,364 | 19,426 | 8,561 |
| 2012 | | 18 | 946 | 594 | 13,272 | | 17 | 678 | 623 | 14,298 | 17,605 |
| 2013 | 53 | 1,683 | 215,321 | 30,868 | 16,834 | 361 | 1,537 | 72,415 | 24,379 | 12,454 | 18,223 |
| 2014 | | 31 | 1,820 | 1,086 | 1,939 | 5 | 111 | 2,622 | 1,703 | 4,167 | 6,630 |
| TOTAL | 53 | 1,736 | 218,400 | 34,511 | 82,251 | 366 | 1,674 | 76,952 | 41,069 | 87,195 | 81,805 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 299,181 | 245,026 | 81,805 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -362,144 | -252,208 | 336 | | | |
| TOTAL LOSSES | | | 82,141 | | | |
| EXPECTED LOSSES | 720,392 | 710,731 | 91,544 | | | |
| CREDIBILITY | .02 | .05 | .08 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .179 | .179 | | |
| INDICATED (POST-TEST) | .000 | .000 | .228 | .228 | | |
| PRES. ON RATE LEVEL | 1.581 | 1.560 | .201 | 3.342 | | |
| DERIVED BY FORMULA | 1.549 | 1.482 | .203 | 3.234 | | |
| UNDERLYING PRES. RATE | 1.566 | 1.545 | .199 | 3.310 | | |
| PROPOSED | 1.549 | 1.482 | .203 | 3.234 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.349 |
| IND. RATES | | | | 3.35 | MINIMUM PREMIUM | |
| MAN. RATES | 3.47 | 3.23 | 3.43 | + 3.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 276,612 | 6,389,735 | 2.309 | | | 10 | 21 | 99 | 130 |
| 2011 | 288,759 | 5,751,078 | 1.991 | | | 7 | 23 | 112 | 142 |
| 2012 | 305,999 | 5,697,440 | 1.861 | | | 5 | 36 | 103 | 144 |
| 2013 | 318,516 | 5,581,586 | 1.752 | | | 5 | 36 | 101 | 142 |
| 2014 | 339,328 | 5,694,706 | 1.678 | | | 2 | 20 | 131 | 153 |
| TOTAL | 1,529,214 | 29,114,545 | 1.904 | | | 29 | 136 | 546 | 711 |
| O.D. | | 44,600 | .002 | | | | | 4 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,550,484 | 547,679 | 654,415 | | | 1,971,805 | 341,378 | 821,577 | 502,397 |
| 2011 | | | 1,138,441 | 600,895 | 810,548 | | | 746,935 | 520,704 | 1,454,600 | 478,955 |
| 2012 | | | 962,401 | 1,002,470 | 541,323 | | | 439,533 | 1,133,031 | 1,089,159 | 529,523 |
| 2013 | | | 954,599 | 802,690 | 840,135 | | | 411,163 | 849,743 | 1,140,275 | 582,981 |
| 2014 | | | 282,107 | 748,274 | 1,344,363 | | | 96,692 | 496,470 | 1,843,614 | 883,186 |
| TOTAL | | | 4,888,032 | 3,702,008 | 4,190,784 | | | 3,666,128 | 3,341,326 | 6,349,225 | 2,977,042 |
| O.D. | | | | | 8,300 | | | | | 30,093 | 6,207 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,892,428 | 766,750 | 961,992 | | | 1,929,613 | 487,829 | 1,157,603 | 496,368 |
| 2011 | | 11,075 | 1,568,216 | 808,164 | 1,178,581 | | 43,608 | 1,584,566 | 669,763 | 1,936,670 | 465,065 |
| 2012 | 230 | 14,541 | 1,468,937 | 1,283,771 | 732,300 | 5,357 | 31,702 | 1,203,285 | 1,359,266 | 1,324,144 | 522,639 |
| 2013 | 380 | 16,874 | 1,806,343 | 1,040,980 | 1,062,071 | 6,357 | 32,484 | 1,430,921 | 965,359 | 1,281,494 | 571,321 |
| 2014 | 532 | 38,709 | 2,258,430 | 1,361,647 | 1,375,217 | 2,623 | 89,852 | 1,455,756 | 860,377 | 1,388,431 | 870,821 |
| TOTAL | 1,142 | 81,199 | 8,994,354 | 5,261,312 | 5,310,161 | 14,337 | 197,646 | 7,604,141 | 4,342,594 | 7,088,342 | 2,926,214 |
| O.D. | | 32 | 1,874 | 1,133 | 10,233 | 4 | 117 | 3,073 | 2,231 | 35,131 | 6,069 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,897,919 | 22,051,137 | 2,932,283 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,207,190 | -5,884,000 | 13,904 | | | |
| TOTAL LOSSES | 10,690,729 | 16,167,137 | 2,946,187 | | | |
| EXPECTED LOSSES | 12,554,847 | 16,790,770 | 3,563,068 | | | |
| CREDIBILITY | .19 | .56 | .87 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .699 | 1.057 | .193 | 1.949 | | |
| INDICATED (POST-TEST) | .888 | 1.343 | .245 | 2.476 | | |
| PRES. ON RATE LEVEL | .829 | 1.109 | .235 | 2.173 | | |
| DERIVED BY FORMULA | .840 | 1.240 | .244 | 2.324 | | |
| UNDERLYING PRES. RATE | .821 | 1.098 | .233 | 2.152 | | |
| PROPOSED | .840 | 1.240 | .244 | 2.324 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.407 |
| IND. RATES | | | | 2.41 | MINIMUM PREMIUM | |
| MAN. RATES | 2.24 | 2.10 | 2.23 | + 2.41 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 13,722 | 508,773 | 3.707 | | | 1 | 1 | 6 | 8 | |
| 2011 | 14,723 | 746,587 | 5.070 | | | 1 | 1 | 3 | 5 | |
| 2012 | 13,683 | 334,509 | 2.444 | | | 1 | 2 | 9 | 12 | |
| 2013 | 15,037 | 181,550 | 1.207 | | | | | 9 | 9 | |
| 2014 | 17,205 | 663,662 | 3.857 | | | | | 7 | 15 | |
| TOTAL | 74,370 | 2,435,081 | 3.274 | | | 3 | 11 | 35 | 49 | |
| O.D. | | 39,534 | .053 | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 120,387 | 109,360 | 32,761 | | | 72,941 | 26,515 | 94,413 | 52,396 |
| 2011 | | | 148,764 | 105,474 | 112,465 | | | 221,808 | 61,002 | 50,828 | 46,246 |
| 2012 | | | 122,410 | 5,491 | 22,885 | | | 60,896 | 8,440 | 82,779 | 31,608 |
| 2013 | | | | | 48,838 | | | | | 65,258 | 67,454 |
| 2014 | | | | 278,984 | 72,978 | | | | 108,406 | 150,600 | 52,694 |
| TOTAL | | | 391,561 | 499,309 | 289,927 | | | 355,645 | 204,363 | 443,878 | 250,398 |
| O.D. | | | | | 38,019 | | | | | | 1,515 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 165,291 | 153,104 | 48,160 | | | 165,284 | 37,890 | 133,028 | 51,767 |
| 2011 | | 1,459 | 206,773 | 141,055 | 163,594 | | 12,708 | 456,730 | 78,225 | 71,269 | 44,905 |
| 2012 | 28 | 1,220 | 158,334 | 10,703 | 33,122 | 741 | 2,579 | 126,136 | 15,983 | 98,965 | 31,197 |
| 2013 | 2 | 161 | 12,167 | 6,936 | 54,157 | 36 | 227 | 10,022 | 7,246 | 68,502 | 66,105 |
| 2014 | 60 | 5,687 | 368,270 | 276,839 | 108,918 | 299 | 10,906 | 169,857 | 111,481 | 120,049 | 51,956 |
| TOTAL | 90 | 8,527 | 910,835 | 588,637 | 407,951 | 1,076 | 26,420 | 928,029 | 250,825 | 491,813 | 245,930 |
| O.D. | 6 | 565 | 32,586 | 19,453 | 34,714 | | | | | | 1,484 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,908,134 | 1,793,393 | 247,414 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -579,775 | -366,006 | 804 | | | |
| TOTAL LOSSES | 1,328,359 | 1,427,387 | 248,218 | | | |
| EXPECTED LOSSES | 1,170,583 | 1,045,641 | 202,288 | | | |
| CREDIBILITY | .03 | .07 | .12 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.786 | 1.919 | .334 | 4.039 | | |
| INDICATED (POST-TEST) | 2.270 | 2.439 | .425 | 5.134 | | |
| PRES. ON RATE LEVEL | 1.589 | 1.419 | .275 | 3.283 | | |
| DERIVED BY FORMULA | 1.609 | 1.490 | .293 | 3.392 | | |
| UNDERLYING PRES. RATE | 1.574 | 1.406 | .272 | 3.252 | | |
| PROPOSED | 1.609 | 1.490 | .293 | 3.392 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.513 |
| IND. RATES | | | | 3.51 | MINIMUM PREMIUM | |
| MAN. RATES | 3.36 | 3.18 | 3.37 | + 3.51 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 116,006 | 3,464,784 | 2.986 | | | 5 | 23 | 84 | 112 | |
| 2011 | 122,038 | 4,310,136 | 3.531 | | | 4 | 24 | 63 | 91 | |
| 2012 | 128,004 | 2,742,821 | 2.142 | | | 5 | 14 | 43 | 62 | |
| 2013 | 110,279 | 1,931,703 | 1.751 | | | 1 | 11 | 32 | 44 | |
| 2014 | 131,361 | 1,412,997 | 1.075 | | | | 2 | 53 | 55 | |
| TOTAL | 607,688 | 13,862,441 | 2.281 | | | 15 | 74 | 275 | 364 | |
| O.D. | | 4,769 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 827,246 | 797,406 | 216,953 | | | 506,389 | 314,744 | 493,659 | 308,387 |
| 2011 | | | 819,308 | 996,050 | 437,600 | | | 161,946 | 737,893 | 673,319 | 484,020 |
| 2012 | | | 802,995 | 322,809 | 280,240 | | | 257,192 | 211,953 | 425,205 | 442,427 |
| 2013 | | | 136,069 | 490,828 | 193,406 | | | 23,689 | 285,862 | 573,604 | 228,245 |
| 2014 | | | | 45,142 | 490,038 | | | | 9,051 | 627,570 | 241,196 |
| TOTAL | | | 2,585,618 | 2,652,235 | 1,618,237 | | | 949,216 | 1,559,503 | 2,793,357 | 1,704,275 |
| O.D. | | | | | | | | | | | 4,769 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,135,809 | 1,116,369 | 318,921 | | | 1,147,478 | 449,773 | 695,560 | 304,686 |
| 2011 | | 8,039 | 1,160,133 | 1,318,340 | 646,679 | | 9,684 | 404,250 | 917,560 | 900,064 | 469,983 |
| 2012 | 191 | 9,543 | 1,107,583 | 430,080 | 385,534 | 3,133 | 13,030 | 580,603 | 271,788 | 512,114 | 436,675 |
| 2013 | 88 | 5,116 | 485,298 | 565,896 | 260,955 | 1,112 | 7,388 | 298,839 | 336,888 | 623,148 | 223,680 |
| 2014 | 75 | 8,015 | 469,461 | 289,460 | 454,277 | 511 | 12,240 | 292,264 | 189,972 | 452,065 | 237,819 |
| TOTAL | 354 | 30,713 | 4,358,284 | 3,720,145 | 2,066,366 | 4,756 | 42,342 | 2,723,434 | 2,165,981 | 3,182,951 | 1,672,843 |
| O.D. | | | | | | | | | | | 4,707 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,159,883 | 11,135,443 | 1,677,550 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,370,292 | -4,067,266 | 7,771 | | | |
| TOTAL LOSSES | 3,789,591 | 7,068,177 | 1,685,321 | | | |
| EXPECTED LOSSES | 6,800,029 | 11,564,302 | 2,047,908 | | | |
| CREDIBILITY | .10 | .30 | .47 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .624 | 1.163 | .277 | 2.064 | | |
| INDICATED (POST-TEST) | .793 | 1.478 | .352 | 2.623 | | |
| PRES. ON RATE LEVEL | 1.130 | 1.921 | .340 | 3.391 | | |
| DERIVED BY FORMULA | 1.096 | 1.788 | .346 | 3.230 | | |
| UNDERLYING PRES. RATE | 1.119 | 1.903 | .337 | 3.359 | | |
| PROPOSED | 1.096 | 1.788 | .346 | 3.230 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.345 |
| IND. RATES | | | | 3.35 | MINIMUM PREMIUM | |
| MAN. RATES | 3.51 | 3.28 | 3.48 | + 3.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 27,229 | 493,079 | 1.810 | | | 27,229 | | | 1 | 1 | 4 | 6 |
| 2011 | 28,586 | 279,076 | .976 | | | 28,586 | | | 1 | | 6 | 7 |
| 2012 | 31,951 | 81,267 | .254 | | | 31,951 | | | | | 5 | 5 |
| 2013 | 31,440 | 290,179 | .922 | | | 31,440 | | | | 1 | 4 | 5 |
| 2014 | 29,827 | 627,638 | 2.104 | | | 29,827 | | | 1 | | 7 | 8 |
| TOTAL | 149,033 | 1,771,239 | 1.188 | | | 149,033 | | | 3 | 2 | 26 | 31 |
| O.D. | | 60,664 | .040 | | | | | | | 1 | | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|----------------|---------------|----------------|---------|---------|----------------|---------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 179,629 | 33,000 | 94,419 | | | 96,280 | 29,036 | 43,590 | 17,125 |
| 2011 | | | 122,383 | | 39,225 | | | 36,823 | | 64,772 | 15,873 |
| 2012 | | | | | 31,178 | | | | | 25,748 | 24,341 |
| 2013 | | | | 15,620 | 140,712 | | | | 1,460 | 84,238 | 48,149 |
| 2014 | | | 185,061 | | 74,356 | | | 280,480 | | 75,853 | 11,888 |
| TOTAL | | | 487,073 | 48,620 | 379,890 | | | 413,583 | 30,496 | 294,201 | 117,376 |
| O.D. | | | | 42,289 | | | | | 18,375 | | |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 246,631 | 46,200 | 138,795 | | | 218,170 | 41,492 | 61,418 | 16,920 |
| 2011 | | 1,162 | 163,335 | 1,410 | 57,922 | | 2,144 | 75,735 | 1,414 | 85,990 | 15,413 |
| 2012 | | 42 | 2,738 | 1,719 | 38,378 | | 34 | 1,419 | 1,305 | 30,020 | 24,025 |
| 2013 | 7 | 590 | 43,752 | 36,867 | 157,197 | 45 | 321 | 13,792 | 10,738 | 88,522 | 47,186 |
| 2014 | 161 | 5,315 | 251,492 | 58,689 | 90,437 | 1,029 | 55,394 | 486,944 | 53,723 | 81,298 | 11,722 |
| TOTAL | 168 | 7,109 | 707,948 | 144,885 | 482,729 | 1,074 | 57,893 | 796,060 | 108,672 | 347,248 | 115,266 |
| O.D. | | 8 | 2,642 | 55,453 | 428 | | | 1,632 | 22,547 | 238 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,574,534 | 1,162,200 | 115,266 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -959,484 | -556,506 | 744 | |
| TOTAL LOSSES | 615,050 | 605,694 | 116,010 | |
| EXPECTED LOSSES | 1,932,957 | 1,576,770 | 201,194 | |
| CREDIBILITY | .04 | .12 | .18 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .413 | .406 | .078 | .897 |
| INDICATED (POST-TEST) | .525 | .516 | .099 | 1.140 |
| PRES. ON RATE LEVEL | 1.310 | 1.068 | .136 | 2.514 |
| DERIVED BY FORMULA | 1.279 | 1.002 | .129 | 2.410 |
| UNDERLYING PRES. RATE | 1.297 | 1.058 | .135 | 2.490 |
| PROPOSED | 1.279 | 1.002 | .129 | 2.410 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.50 | MINIMUM PREMIUM | |
| MAN. RATES | 2.76 | 2.43 | 2.58 | + 2.50 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 113,343 | 2,918,224 | 2.574 | | | 4 | 13 | 41 | 58 |
| 2011 | 123,173 | 2,731,945 | 2.217 | | | 3 | 9 | 43 | 55 |
| 2012 | 105,681 | 1,678,241 | 1.588 | | | 2 | 6 | 27 | 35 |
| 2013 | 113,039 | 2,387,582 | 2.112 | | | 2 | 6 | 23 | 31 |
| 2014 | 100,926 | 1,612,542 | 1.597 | | | 2 | 2 | 24 | 28 |
| TOTAL | 556,162 | 11,328,534 | 2.037 | | | 13 | 36 | 158 | 207 |
| O.D. | | 11,895 | .002 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,138,163 | 311,713 | 264,335 | | | 166,844 | 401,643 | 373,729 | 261,797 |
| 2011 | | | 1,035,111 | 180,872 | 227,654 | | | 464,852 | 234,080 | 351,825 | 237,551 |
| 2012 | | | 355,847 | 260,851 | 272,759 | | | 56,950 | 105,587 | 438,364 | 187,883 |
| 2013 | | | 302,976 | 145,288 | 276,346 | | | 116,579 | 129,103 | 1,223,303 | 193,987 |
| 2014 | | | 474,161 | 66,665 | 241,790 | | | 323,339 | 26,277 | 333,636 | 146,674 |
| TOTAL | | | 3,306,258 | 965,389 | 1,282,884 | | | 1,128,564 | 896,690 | 2,720,857 | 1,027,892 |
| O.D. | | | | | 7,500 | | | | | 2,221 | 2,174 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,562,698 | 436,399 | 388,574 | | | 378,069 | 573,947 | 526,584 | 258,655 |
| 2011 | | 8,705 | 1,233,552 | 246,710 | 341,608 | | 22,182 | 806,377 | 297,072 | 472,990 | 230,662 |
| 2012 | 85 | 4,963 | 527,484 | 343,638 | 357,037 | 694 | 4,042 | 162,087 | 144,325 | 516,717 | 185,441 |
| 2013 | 115 | 4,676 | 514,809 | 213,377 | 339,747 | 2,014 | 10,629 | 478,695 | 267,471 | 1,300,452 | 190,107 |
| 2014 | 429 | 15,460 | 761,374 | 233,843 | 288,634 | 1,424 | 70,379 | 697,357 | 150,566 | 273,546 | 144,621 |
| TOTAL | 629 | 33,804 | 4,599,917 | 1,473,967 | 1,715,600 | 4,132 | 107,232 | 2,522,585 | 1,433,381 | 3,090,289 | 1,009,486 |
| O.D. | | 10 | 658 | 413 | 9,232 | | 2 | 123 | 112 | 2,591 | 2,139 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,269,092 | 7,725,585 | 1,011,625 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -5,102,878 | -2,691,567 | 4,349 | | | |
| TOTAL LOSSES | 2,166,214 | 5,034,018 | 1,015,974 | | | |
| EXPECTED LOSSES | 10,111,026 | 7,530,433 | 1,251,365 | | | |
| CREDIBILITY | .10 | .28 | .44 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .389 | .905 | .183 | 1.477 | | |
| INDICATED (POST-TEST) | .494 | 1.150 | .233 | 1.877 | | |
| PRES. ON RATE LEVEL | 1.836 | 1.367 | .227 | 3.430 | | |
| DERIVED BY FORMULA | 1.702 | 1.306 | .230 | 3.238 | | |
| UNDERLYING PRES. RATE | 1.818 | 1.354 | .225 | 3.397 | | |
| PROPOSED | 1.702 | 1.306 | .230 | 3.238 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.353 |
| IND. RATES | | | | 3.35 | MINIMUM PREMIUM | |
| MAN. RATES | 3.61 | 3.32 | 3.52 | + 3.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 225,420 | 4,313,073 | 1.913 | | | 5 | 30 | 44 | 79 |
| 2011 | 242,607 | 5,594,632 | 2.306 | | | 7 | 30 | 51 | 88 |
| 2012 | 260,074 | 6,947,273 | 2.671 | | | 5 | 24 | 68 | 97 |
| 2013 | 294,756 | 6,287,312 | 2.133 | | | 4 | 17 | 65 | 86 |
| 2014 | 294,333 | 3,219,165 | 1.093 | | | 1 | 6 | 72 | 80 |
| TOTAL | 1,317,190 | 26,361,455 | 2.001 | | | 1 | 22 | 107 | 430 |
| O.D. | | 262,613 | .019 | | | | 1 | 3 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,286,832 | 517,604 | 520,843 | | | 623,140 | 469,462 | 497,980 | 397,212 |
| 2011 | | | 1,466,483 | 800,151 | 535,513 | | | 907,364 | 782,145 | 756,208 | 346,768 |
| 2012 | | | 1,523,704 | 758,925 | 732,401 | | | 2,086,576 | 652,043 | 689,100 | 504,524 |
| 2013 | | | 1,118,180 | 474,273 | 1,225,918 | | | 1,329,595 | 536,398 | 855,197 | 747,751 |
| 2014 | 216,402 | | 153,131 | 247,421 | 696,179 | 5,000 | | 50,837 | 278,302 | 1,082,161 | 489,732 |
| TOTAL | 216,402 | | 5,548,330 | 2,798,374 | 3,710,854 | 5,000 | | 4,997,512 | 2,718,350 | 3,880,646 | 2,485,987 |
| O.D. | | | 127,437 | 40,023 | | | | 50,000 | 41,491 | | 3,662 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,675,700 | 724,647 | 765,638 | | | 1,290,358 | 670,860 | 701,654 | 392,445 |
| 2011 | | 14,078 | 2,008,861 | 1,067,202 | 795,266 | | 52,337 | 1,923,599 | 981,866 | 1,021,530 | 336,712 |
| 2012 | 242 | 14,192 | 1,504,801 | 995,996 | 962,746 | 8,600 | 35,913 | 1,583,124 | 801,665 | 850,737 | 497,965 |
| 2013 | 332 | 14,839 | 1,555,513 | 732,935 | 1,455,426 | 8,698 | 38,314 | 1,794,943 | 661,263 | 981,489 | 732,796 |
| 2014 | 275,963 | 17,866 | 1,023,174 | 585,671 | 691,784 | 5,303 | 50,605 | 832,643 | 496,234 | 813,015 | 482,876 |
| TOTAL | 276,537 | 60,975 | 7,768,049 | 4,106,451 | 4,670,860 | 22,601 | 177,169 | 7,424,667 | 3,611,888 | 4,368,425 | 2,442,794 |
| O.D. | | 1,203 | 171,796 | 53,189 | 2,668 | 6 | 2,892 | 106,346 | 50,890 | 1,437 | 3,605 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,012,241 | 16,865,808 | 2,446,399 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,326,947 | -4,261,275 | 11,656 | | | |
| TOTAL LOSSES | 9,685,294 | 12,604,533 | 2,458,055 | | | |
| EXPECTED LOSSES | 12,829,430 | 12,184,008 | 2,950,506 | | | |
| CREDIBILITY | .17 | .50 | .79 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .735 | .957 | .187 | 1.879 | | |
| INDICATED (POST-TEST) | .934 | 1.216 | .238 | 2.388 | | |
| PRES. ON RATE LEVEL | .983 | .934 | .226 | 2.143 | | |
| DERIVED BY FORMULA | .975 | 1.075 | .235 | 2.285 | | |
| UNDERLYING PRES. RATE | .974 | .925 | .224 | 2.123 | | |
| PROPOSED | .975 | 1.075 | .235 | 2.285 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.366 |
| IND. RATES | | | | 2.37 | MINIMUM PREMIUM | |
| MAN. RATES | 2.09 | 2.07 | 2.20 | + 2.37 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 294,818 | 7,107,496 | 2.410 | | | 8 | 39 | 57 | 104 |
| 2011 | 287,481 | 6,224,445 | 2.165 | 1 | | 5 | 26 | 39 | 71 |
| 2012 | 292,475 | 8,472,836 | 2.896 | | | 6 | 23 | 54 | 83 |
| 2013 | 282,810 | 6,753,853 | 2.388 | | 5 | 5 | 33 | 58 | 101 |
| 2014 | 286,537 | 2,384,842 | .832 | | | 1 | | 62 | 63 |
| TOTAL | 1,444,121 | 30,943,472 | 2.143 | 1 | 5 | 25 | 121 | 270 | 422 |
| O.D. | | 844,039 | .058 | | | 1 | | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|------------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,531,029 | 917,215 | 343,087 | | | 1,450,142 | 1,018,635 | 507,294 | 340,094 |
| 2011 | 212,100 | | 1,492,157 | 673,327 | 333,126 | 6,243 | | 1,358,939 | 1,448,360 | 439,211 | 260,982 |
| 2012 | | | 2,048,383 | 693,881 | 589,245 | | | 3,129,884 | 1,008,604 | 608,818 | 394,021 |
| 2013 | | 1,008,772 | 1,095,030 | 1,073,230 | 673,629 | | 635,598 | 196,449 | 1,018,304 | 728,786 | 324,055 |
| 2014 | | | 148,356 | | 708,155 | | | 20,000 | | 1,164,040 | 344,291 |
| TOTAL | 212,100 | 1,008,772 | 7,314,955 | 3,357,653 | 2,647,242 | 6,243 | 635,598 | 6,155,414 | 4,493,903 | 3,448,149 | 1,663,443 |
| O.D. | | | 392,932 | | 8,909 | | | 434,912 | | 5,161 | 2,125 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|------------------|-------------------|------------------|------------------|---------------|------------------|------------------|------------------|------------------|------------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,087,526 | 1,284,099 | 504,337 | | | 2,714,008 | 1,455,628 | 714,779 | 336,013 |
| 2011 | 295,086 | 12,542 | 1,791,450 | 896,677 | 503,490 | 8,275 | 47,088 | 1,798,878 | 1,793,501 | 610,754 | 253,414 |
| 2012 | 398 | 20,064 | 2,322,635 | 922,742 | 810,781 | 14,807 | 59,779 | 2,666,846 | 1,221,287 | 787,382 | 388,899 |
| 2013 | 479 | 1,231,416 | 2,288,057 | 1,327,411 | 924,406 | 4,548 | 1,229,793 | 1,209,405 | 1,064,325 | 854,278 | 317,574 |
| 2014 | 211 | 13,885 | 757,467 | 378,850 | 664,670 | 972 | 25,319 | 558,643 | 344,211 | 838,602 | 339,471 |
| TOTAL | 296,174 | 1,277,907 | 10,247,135 | 4,809,779 | 3,407,684 | 28,602 | 1,361,979 | 8,947,780 | 5,878,952 | 3,805,795 | 1,635,371 |
| O.D. | | 4 | 396,675 | 141 | 12,668 | | 3 | 724,282 | 78 | 6,806 | 2,097 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 23,280,541 | 17,921,903 | 1,637,468 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -9,145,184 | -5,211,379 | 7,298 | | | |
| TOTAL LOSSES | 14,135,357 | 12,710,524 | 1,644,766 | | | |
| EXPECTED LOSSES | 18,268,132 | 14,701,153 | 2,007,328 | | | |
| CREDIBILITY | .18 | .54 | .84 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .979 | .880 | .114 | 1.973 | | |
| INDICATED (POST-TEST) | 1.244 | 1.118 | .145 | 2.507 | | |
| PRES. ON RATE LEVEL | 1.277 | 1.028 | .140 | 2.445 | | |
| DERIVED BY FORMULA | 1.271 | 1.077 | .144 | 2.492 | | |
| UNDERLYING PRES. RATE | 1.265 | 1.018 | .139 | 2.422 | | |
| PROPOSED | 1.271 | 1.077 | .144 | 2.492 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.581 |
| IND. RATES | | | | 2.58 | MINIMUM PREMIUM | |
| MAN. RATES | 2.44 | 2.37 | 2.51 | + 2.58 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 119,893 | 2,563,727 | 2.138 | | | 5 | 7 | 59 | 71 |
| 2011 | 135,562 | 3,105,602 | 2.290 | | | 5 | 10 | 58 | 73 |
| 2012 | 121,010 | 2,405,872 | 1.988 | | | 2 | 11 | 49 | 62 |
| 2013 | 120,194 | 1,158,698 | .964 | | | | 5 | 32 | 37 |
| 2014 | 123,023 | 1,097,729 | .892 | | | | 3 | 37 | 40 |
| TOTAL | 619,682 | 10,331,628 | 1.667 | | | 12 | 36 | 235 | 283 |
| O.D. | | 18,145 | .002 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 765,166 | 306,836 | 393,360 | | | 309,623 | 228,230 | 389,567 | 170,945 |
| 2011 | | | 1,064,712 | 393,374 | 304,190 | | | 255,898 | 163,141 | 689,343 | 234,944 |
| 2012 | | | 329,810 | 387,864 | 340,769 | | | 310,953 | 269,578 | 581,063 | 185,835 |
| 2013 | | | | 168,007 | 221,945 | | | | 269,956 | 324,438 | 174,352 |
| 2014 | | | | 126,136 | 304,326 | | | | 87,051 | 410,524 | 169,692 |
| TOTAL | | | 2,159,688 | 1,382,217 | 1,564,590 | | | 876,474 | 1,017,956 | 2,394,935 | 935,768 |
| O.D. | | | | 6,406 | | | | | 9,889 | | 1,850 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,050,573 | 429,570 | 578,239 | | | 701,605 | 326,140 | 548,902 | 168,894 |
| 2011 | | 10,151 | 1,444,641 | 527,529 | 455,166 | | 15,067 | 544,272 | 213,642 | 915,189 | 228,131 |
| 2012 | 79 | 5,390 | 525,909 | 503,004 | 443,323 | 3,790 | 16,017 | 708,962 | 347,146 | 697,713 | 183,419 |
| 2013 | 18 | 1,877 | 148,788 | 213,195 | 258,565 | 726 | 5,401 | 207,530 | 292,279 | 358,985 | 170,865 |
| 2014 | 59 | 6,604 | 399,054 | 263,971 | 296,977 | 472 | 14,078 | 267,338 | 174,588 | 304,564 | 167,316 |
| TOTAL | 156 | 24,022 | 3,568,965 | 1,937,269 | 2,032,270 | 4,988 | 50,563 | 2,429,707 | 1,353,795 | 2,825,353 | 918,625 |
| O.D. | | 2 | 401 | 8,400 | 65 | | | 878 | 12,134 | 129 | 1,818 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,079,682 | 8,169,415 | 920,443 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,252,606 | -2,653,507 | 4,663 | |
| TOTAL LOSSES | 827,076 | 5,515,908 | 925,106 | |
| EXPECTED LOSSES | 10,497,412 | 7,479,563 | 1,282,743 | |
| CREDIBILITY | .10 | .30 | .48 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .133 | .890 | .149 | 1.172 |
| INDICATED (POST-TEST) | .169 | 1.131 | .189 | 1.489 |
| PRES. ON RATE LEVEL | 1.710 | 1.219 | .209 | 3.138 |
| DERIVED BY FORMULA | 1.556 | 1.193 | .199 | 2.948 |
| UNDERLYING PRES. RATE | 1.694 | 1.207 | .207 | 3.108 |
| PROPOSED | 1.556 | 1.193 | .199 | 2.948 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.053 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.05 | MINIMUM PREMIUM | |
| MAN. RATES | 3.43 | 3.04 | 3.22 | + 3.05 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 176,538 | 2,820,607 | 1.597 | | | 4 | 18 | 52 | 74 |
| 2011 | 175,749 | 3,855,958 | 2.194 | | | 3 | 12 | 39 | 54 |
| 2012 | 172,180 | 4,217,981 | 2.449 | | | 7 | 10 | 46 | 63 |
| 2013 | 172,394 | 4,561,380 | 2.645 | | | 11 | 9 | 37 | 57 |
| 2014 | 170,536 | 2,746,174 | 1.610 | | | 1 | 9 | 44 | 54 |
| TOTAL | 867,397 | 18,202,100 | 2.098 | | | 26 | 58 | 218 | 302 |
| O.D. | | 399,265 | .046 | | | 1 | | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 766,010 | 388,550 | 183,240 | | | 533,788 | 272,083 | 335,361 | 341,575 |
| 2011 | | | 781,984 | 180,453 | 281,541 | | | 1,738,522 | 57,198 | 340,819 | 475,441 |
| 2012 | | | 1,761,073 | 354,919 | 384,667 | | | 605,317 | 260,520 | 424,519 | 426,966 |
| 2013 | | | 2,003,288 | 377,847 | 250,142 | | | 586,885 | 402,696 | 415,693 | 524,829 |
| 2014 | | | 254,206 | 317,664 | 664,828 | | | 125,207 | 168,692 | 739,897 | 475,680 |
| TOTAL | | | 5,566,561 | 1,619,433 | 1,764,418 | | | 3,589,719 | 1,161,189 | 2,256,289 | 2,244,491 |
| O.D. | | | 230,839 | | 18,043 | | | 149,250 | | 40 | 1,093 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,033,532 | 543,970 | 269,360 | | | 1,176,639 | 388,807 | 472,527 | 337,476 |
| 2011 | | 4,378 | 619,008 | 244,019 | 410,098 | | 38,753 | 1,379,719 | 83,261 | 460,675 | 461,653 |
| 2012 | 416 | 19,003 | 2,338,109 | 496,400 | 552,559 | 7,390 | 27,142 | 1,275,601 | 339,486 | 525,338 | 421,415 |
| 2013 | 650 | 21,663 | 2,686,624 | 556,807 | 454,340 | 6,772 | 29,363 | 1,382,994 | 474,287 | 501,691 | 514,332 |
| 2014 | 352 | 20,855 | 1,175,825 | 641,214 | 686,109 | 1,300 | 50,383 | 695,030 | 336,034 | 562,151 | 469,020 |
| TOTAL | 1,418 | 65,899 | 7,853,098 | 2,482,410 | 2,372,466 | 15,462 | 145,641 | 5,909,983 | 1,621,875 | 2,522,382 | 2,203,896 |
| O.D. | 2 | 2,427 | 321,678 | 10,721 | 20,516 | | 8,532 | 303,200 | 1,763 | 2,346 | 1,072 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,627,340 | 9,034,479 | 2,204,968 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,082,782 | -3,308,921 | 8,984 | | | |
| TOTAL LOSSES | 8,544,558 | 5,725,558 | 2,213,952 | | | |
| EXPECTED LOSSES | 12,134,885 | 9,324,519 | 2,480,756 | | | |
| CREDIBILITY | .13 | .38 | .60 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .985 | .660 | .255 | 1.900 | | |
| INDICATED (POST-TEST) | 1.252 | .839 | .324 | 2.415 | | |
| PRES. ON RATE LEVEL | 1.412 | 1.085 | .289 | 2.786 | | |
| DERIVED BY FORMULA | 1.391 | .992 | .310 | 2.693 | | |
| UNDERLYING PRES. RATE | 1.399 | 1.075 | .286 | 2.760 | | |
| PROPOSED | 1.391 | .992 | .310 | 2.693 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.789 |
| IND. RATES | | | | 2.79 | MINIMUM PREMIUM | |
| MAN. RATES | 2.98 | 2.70 | 2.86 | + 2.79 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 100,271 | 2,228,535 | 2.222 | | | 3 | 14 | 54 | 71 | |
| 2011 | 105,017 | 4,758,093 | 4.530 | | | 7 | 7 | 38 | 52 | |
| 2012 | 112,667 | 2,847,068 | 2.526 | | | 3 | 7 | 43 | 53 | |
| 2013 | 110,155 | 3,327,068 | 3.020 | | | 4 | 12 | 38 | 54 | |
| 2014 | 110,283 | 2,964,047 | 2.687 | | 1 | 1 | 5 | 55 | 62 | |
| TOTAL | 538,393 | 16,124,811 | 2.995 | | 1 | 18 | 45 | 228 | 292 | |
| O.D. | | 76 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 507,626 | 355,706 | 246,635 | | | 234,184 | 259,057 | 392,214 | 233,113 |
| 2011 | | | 1,980,133 | 403,136 | 249,155 | | | 1,199,236 | 237,059 | 431,748 | 257,626 |
| 2012 | | | 756,177 | 225,317 | 488,351 | | | 240,599 | 341,406 | 514,747 | 280,471 |
| 2013 | | | 799,235 | 652,578 | 204,658 | | | 205,080 | 831,296 | 341,439 | 292,782 |
| 2014 | 2,256 | | 137,284 | 214,498 | 572,411 | 2,895 | | 18,937 | 205,364 | 1,572,070 | 238,332 |
| TOTAL | 2,256 | | 4,180,455 | 1,851,235 | 1,761,210 | 2,895 | | 1,898,036 | 1,874,182 | 3,252,218 | 1,302,324 |
| O.D. | | | | | | | | | | | 76 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 696,971 | 497,988 | 362,553 | | | 530,661 | 370,192 | 552,631 | 230,316 |
| 2011 | | 14,522 | 2,065,995 | 542,492 | 385,225 | | 36,221 | 1,304,859 | 304,814 | 582,226 | 250,155 |
| 2012 | 179 | 8,921 | 1,046,924 | 320,625 | 637,134 | 2,934 | 14,011 | 585,061 | 422,931 | 620,357 | 276,825 |
| 2013 | 304 | 12,304 | 1,377,282 | 779,706 | 334,719 | 3,882 | 21,825 | 916,785 | 843,068 | 428,373 | 286,926 |
| 2014 | 3,099 | 15,129 | 864,936 | 492,318 | 571,856 | 3,850 | 48,054 | 934,244 | 591,334 | 1,154,175 | 234,995 |
| TOTAL | 3,582 | 50,876 | 6,052,108 | 2,633,129 | 2,291,487 | 10,666 | 120,111 | 4,271,610 | 2,532,339 | 3,337,762 | 1,279,217 |
| O.D. | | | | | | | | | | | 75 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 10,508,953 | 10,794,717 | 1,279,292 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,003,790 | -2,899,809 | 5,840 | |
| TOTAL LOSSES | 4,505,163 | 7,894,908 | 1,285,132 | |
| EXPECTED LOSSES | 12,086,923 | 8,221,261 | 1,566,724 | |
| CREDIBILITY | .09 | .28 | .43 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .837 | 1.466 | .239 | 2.542 |
| INDICATED (POST-TEST) | 1.064 | 1.863 | .304 | 3.231 |
| PRES. ON RATE LEVEL | 2.266 | 1.542 | .294 | 4.102 |
| DERIVED BY FORMULA | 2.158 | 1.632 | .298 | 4.088 |
| UNDERLYING PRES. RATE | 2.245 | 1.527 | .291 | 4.063 |
| PROPOSED | 2.158 | 1.632 | .298 | 4.088 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.234 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.23 | MINIMUM PREMIUM | |
| MAN. RATES | 4.25 | 3.97 | 4.21 | + 4.23 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 103,800 | 6,029,931 | 5.809 | | 1 | 3 | 17 | 49 | 70 |
| 2011 | 105,038 | 2,396,482 | 2.281 | | | 3 | 14 | 60 | 77 |
| 2012 | 111,411 | 3,802,588 | 3.413 | | | 6 | 9 | 47 | 62 |
| 2013 | 131,634 | 3,835,091 | 2.913 | | | 5 | 15 | 51 | 71 |
| 2014 | 136,025 | 4,776,372 | 3.511 | | | 4 | 9 | 70 | 84 |
| TOTAL | 587,908 | 20,840,464 | 3.545 | | 1 | 1 | 21 | 64 | 277 |
| O.D. | | 19,295 | .003 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 775,971 | 628,463 | 829,464 | 341,153 | | 2,000,000 | 144,032 | 700,902 | 365,962 | 243,984 |
| 2011 | | | 479,012 | 353,876 | 403,992 | | | 63,481 | 292,627 | 533,364 | 270,130 |
| 2012 | | | 888,586 | 517,736 | 413,078 | | | 668,314 | 428,034 | 575,209 | 311,631 |
| 2013 | | | 862,861 | 595,380 | 459,748 | | | 265,133 | 316,435 | 1,038,340 | 297,194 |
| 2014 | 3,425 | | 708,500 | 357,153 | 882,900 | 129,299 | | 942,546 | 282,847 | 1,125,637 | 344,065 |
| TOTAL | 3,425 | 775,971 | 3,567,422 | 2,653,609 | 2,500,871 | 129,299 | 2,000,000 | 2,083,506 | 2,020,845 | 3,638,512 | 1,467,004 |
| O.D. | | | | | 15,923 | | | | | 3,074 | 298 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 268,580 | 862,880 | 1,161,248 | 501,493 | | 852,078 | 326,376 | 1,001,591 | 515,640 | 241,056 |
| 2011 | | 4,705 | 667,746 | 473,543 | 586,434 | | 3,957 | 162,652 | 367,907 | 708,173 | 262,296 |
| 2012 | 209 | 11,424 | 1,266,875 | 678,995 | 557,894 | 8,148 | 31,737 | 1,449,041 | 539,863 | 708,980 | 307,580 |
| 2013 | 325 | 13,380 | 1,485,679 | 757,643 | 618,086 | 3,768 | 18,351 | 834,042 | 436,384 | 1,128,674 | 291,250 |
| 2014 | 5,119 | 34,911 | 1,860,373 | 836,652 | 945,767 | 103,027 | 219,300 | 2,261,222 | 609,399 | 927,818 | 339,248 |
| TOTAL | 5,653 | 333,000 | 6,143,553 | 3,908,081 | 3,209,674 | 114,943 | 1,125,423 | 5,033,333 | 2,955,144 | 3,989,285 | 1,441,430 |
| O.D. | | 55 | 3,967 | 2,260 | 17,658 | 3 | 12 | 472 | 341 | 3,229 | 291 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,760,414 | 14,085,672 | 1,441,721 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,395,940 | -3,514,721 | 6,622 | | | |
| TOTAL LOSSES | 6,364,474 | 10,570,951 | 1,448,343 | | | |
| EXPECTED LOSSES | 12,963,372 | 10,070,863 | 1,646,142 | | | |
| CREDIBILITY | .10 | .29 | .46 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.083 | 1.798 | .246 | 3.127 | | |
| INDICATED (POST-TEST) | 1.376 | 2.285 | .313 | 3.974 | | |
| PRES. ON RATE LEVEL | 2.226 | 1.729 | .283 | 4.238 | | |
| DERIVED BY FORMULA | 2.141 | 1.890 | .297 | 4.328 | | |
| UNDERLYING PRES. RATE | 2.205 | 1.713 | .280 | 4.198 | | |
| PROPOSED | 2.096 | 1.851 | .291 | 4.238 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.389 |
| IND. RATES | | | | 4.39 | MINIMUM PREMIUM | |
| MAN. RATES | 4.38 | 4.10 | 4.35 | + 4.39 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 248,220 | 5,201,007 | 2.095 | | | 7 | 20 | 88 | 115 |
| 2011 | 262,744 | 7,366,090 | 2.803 | | | 8 | 36 | 113 | 157 |
| 2012 | 282,108 | 6,627,416 | 2.349 | | | 14 | 19 | 95 | 128 |
| 2013 | 318,248 | 5,694,828 | 1.789 | | | 8 | 28 | 93 | 129 |
| 2014 | 308,393 | 5,097,490 | 1.652 | | | 3 | 12 | 79 | 94 |
| TOTAL | 1,419,713 | 29,986,831 | 2.112 | | | 40 | 115 | 468 | 623 |
| O.D. | | 10,959 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,530,985 | 478,450 | 694,512 | | | 500,518 | 542,907 | 873,547 | 580,088 |
| 2011 | | | 1,471,169 | 1,579,646 | 891,764 | | | 576,873 | 1,216,592 | 936,083 | 693,963 |
| 2012 | | | 2,672,415 | 468,765 | 697,216 | | | 870,508 | 321,632 | 972,514 | 624,366 |
| 2013 | | | 1,435,163 | 801,252 | 715,211 | | | 472,838 | 607,750 | 1,046,048 | 616,566 |
| 2014 | | | 656,179 | 617,360 | 639,221 | | | 508,386 | 984,344 | 1,199,803 | 492,197 |
| TOTAL | | | 7,765,911 | 3,945,473 | 3,637,924 | | | 2,929,123 | 3,673,225 | 5,027,995 | 3,007,180 |
| O.D. | | | | | | | | | | | 10,959 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,102,042 | 669,827 | 1,020,938 | | | 1,134,173 | 775,814 | 1,230,828 | 573,127 |
| 2011 | | 14,413 | 2,072,804 | 2,095,020 | 1,309,812 | | 33,551 | 1,293,451 | 1,513,810 | 1,259,245 | 673,838 |
| 2012 | 637 | 28,648 | 3,544,002 | 673,693 | 976,226 | 10,621 | 38,907 | 1,841,297 | 446,288 | 1,175,740 | 616,249 |
| 2013 | 523 | 20,830 | 2,353,528 | 1,048,757 | 959,166 | 6,425 | 30,562 | 1,388,992 | 729,983 | 1,170,031 | 604,235 |
| 2014 | 708 | 33,777 | 1,841,836 | 900,593 | 750,647 | 3,975 | 175,462 | 2,066,865 | 885,786 | 993,647 | 485,306 |
| TOTAL | 1,868 | 97,668 | 11,914,212 | 5,387,890 | 5,016,789 | 21,021 | 278,482 | 7,724,778 | 4,351,681 | 5,829,491 | 2,952,755 |
| O.D. | | | | | | | | | | | 10,807 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 20,038,029 | 20,585,851 | 2,963,562 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -8,808,981 | -6,372,107 | 15,623 | | | |
| TOTAL LOSSES | 11,229,048 | 14,213,744 | 2,979,185 | | | |
| EXPECTED LOSSES | 17,817,397 | 18,172,325 | 4,017,789 | | | |
| CREDIBILITY | .18 | .53 | .83 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .791 | 1.001 | .210 | 2.002 | | |
| INDICATED (POST-TEST) | 1.005 | 1.272 | .267 | 2.544 | | |
| PRES. ON RATE LEVEL | 1.267 | 1.292 | .286 | 2.845 | | |
| DERIVED BY FORMULA | 1.220 | 1.281 | .270 | 2.771 | | |
| UNDERLYING PRES. RATE | 1.255 | 1.280 | .283 | 2.818 | | |
| PROPOSED | 1.220 | 1.281 | .270 | 2.771 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.870 |
| IND. RATES | | | | 2.87 | MINIMUM PREMIUM | |
| MAN. RATES | 2.94 | 2.75 | 2.92 | + 2.87 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 237,323 | 2,541,551 | 1.070 | 1 | | 4 | 24 | 20 | 49 |
| 2011 | 303,592 | 3,053,972 | 1.005 | | | 1 | 22 | 63 | 86 |
| 2012 | 288,126 | 5,584,284 | 1.938 | | | 5 | 14 | 75 | 94 |
| 2013 | 319,698 | 2,987,745 | .934 | | | 1 | 6 | 61 | 68 |
| 2014 | 280,236 | 2,125,440 | .758 | | | | 6 | 39 | 45 |
| TOTAL | 1,428,975 | 16,292,992 | 1.140 | 1 | | 11 | 72 | 258 | 342 |
| O.D. | | 8,407 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 786,846 | | 645,182 | 313,918 | 89,725 | 3,000 | | 225,015 | 220,043 | 102,113 | 155,709 |
| 2011 | | | 175,593 | 318,442 | 948,568 | | | 338,645 | 234,397 | 841,293 | 197,034 |
| 2012 | | | 946,294 | 618,931 | 1,823,901 | | | 544,936 | 381,217 | 1,036,849 | 232,156 |
| 2013 | | | 259,504 | 405,825 | 894,399 | | | 49,355 | 196,551 | 980,878 | 201,233 |
| 2014 | | | | 362,550 | 677,035 | | | | 370,186 | 566,004 | 149,665 |
| TOTAL | 786,846 | | 2,026,573 | 2,019,666 | 4,433,628 | 3,000 | | 1,157,951 | 1,402,394 | 3,527,137 | 935,797 |
| O.D. | | | | | | | | | | | 8,407 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,002,803 | | 885,835 | 439,483 | 131,898 | 8,050 | | 509,884 | 314,444 | 143,877 | 153,840 |
| 2011 | | 2,080 | 276,796 | 433,771 | 1,355,129 | | 19,874 | 720,881 | 304,351 | 1,117,780 | 191,320 |
| 2012 | 223 | 14,346 | 1,483,572 | 882,067 | 2,291,348 | 6,643 | 27,015 | 1,220,396 | 505,179 | 1,231,577 | 229,138 |
| 2013 | 153 | 8,113 | 761,399 | 580,410 | 1,041,177 | 1,378 | 8,349 | 356,660 | 299,332 | 1,046,233 | 197,208 |
| 2014 | 159 | 16,031 | 977,580 | 657,629 | 673,114 | 1,073 | 38,176 | 603,472 | 395,896 | 447,150 | 147,570 |
| TOTAL | 1,003,338 | 40,570 | 4,385,182 | 2,993,360 | 5,492,666 | 17,144 | 93,414 | 3,411,293 | 1,819,202 | 3,986,617 | 919,076 |
| O.D. | | | | | | | | | | | 8,286 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,950,941 | 14,291,845 | 927,362 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,725,926 | -3,183,304 | 3,896 | |
| TOTAL LOSSES | 4,225,015 | 11,108,541 | 931,258 | |
| EXPECTED LOSSES | 9,516,974 | 9,002,543 | 1,057,442 | |
| CREDIBILITY | .18 | .53 | .83 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .296 | .777 | .065 | 1.138 |
| INDICATED (POST-TEST) | .376 | .988 | .083 | 1.447 |
| PRES. ON RATE LEVEL | .672 | .636 | .075 | 1.383 |
| DERIVED BY FORMULA | .619 | .823 | .082 | 1.524 |
| UNDERLYING PRES. RATE | .666 | .630 | .074 | 1.370 |
| PROPOSED | .588 | .781 | .078 | 1.447 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.498 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.50 | MINIMUM PREMIUM | |
| MAN. RATES | 1.43 | 1.34 | 1.42 | + 1.50 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 43,086 | 1,715,534 | 3.981 | | | 2 | 6 | 30 | 38 |
| 2011 | 51,483 | 2,853,701 | 5.542 | | | 5 | 13 | 34 | 52 |
| 2012 | 52,871 | 3,929,616 | 7.432 | | | 3 | 10 | 26 | 39 |
| 2013 | 46,671 | 2,824,151 | 6.051 | | | 5 | 3 | 24 | 32 |
| 2014 | 49,657 | 1,324,328 | 2.666 | | | | 6 | 20 | 26 |
| TOTAL | 243,768 | 12,647,330 | 5.188 | | | 15 | 38 | 134 | 187 |
| O.D. | | 284,437 | .116 | | | 1 | 2 | 1 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 590,694 | 74,678 | 264,605 | | | 277,173 | 164,838 | 224,779 | 118,767 |
| 2011 | | | 1,173,083 | 230,441 | 334,237 | | | 302,262 | 344,112 | 324,935 | 144,631 |
| 2012 | | | 820,697 | 625,590 | 769,526 | | | 375,118 | 645,687 | 468,390 | 224,608 |
| 2013 | | | 968,179 | 101,017 | 272,168 | | | 691,716 | 224,007 | 422,889 | 144,175 |
| 2014 | | | | 118,464 | 228,201 | | | | 149,422 | 602,932 | 225,309 |
| TOTAL | | | 3,552,653 | 1,150,190 | 1,868,737 | | | 1,646,269 | 1,528,066 | 2,043,925 | 857,490 |
| O.D. | | | 196,287 | 37,650 | 12,300 | | | 25,785 | 1,383 | 8,734 | 2,298 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 811,023 | 104,549 | 388,968 | | | 628,074 | 235,553 | 316,717 | 117,342 |
| 2011 | | 11,141 | 1,578,972 | 315,061 | 498,146 | | 17,477 | 649,265 | 430,720 | 437,687 | 140,437 |
| 2012 | 194 | 11,751 | 1,233,696 | 829,772 | 997,030 | 4,576 | 22,716 | 921,827 | 771,375 | 581,466 | 221,688 |
| 2013 | 312 | 10,460 | 1,290,723 | 202,346 | 381,286 | 7,438 | 30,423 | 1,473,354 | 313,652 | 503,834 | 141,292 |
| 2014 | 53 | 5,316 | 325,410 | 218,464 | 226,312 | 725 | 22,326 | 412,913 | 269,798 | 449,659 | 222,155 |
| TOTAL | 559 | 38,668 | 5,239,824 | 1,670,192 | 2,491,742 | 12,739 | 92,942 | 4,085,433 | 2,021,098 | 2,289,363 | 842,914 |
| O.D. | | 175 | 277,363 | 46,494 | 18,549 | | 24 | 58,897 | 1,707 | 11,566 | 2,271 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,806,624 | 8,550,711 | 845,185 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,077,248 | -1,757,075 | 3,148 | |
| TOTAL LOSSES | 6,729,376 | 6,793,636 | 848,333 | |
| EXPECTED LOSSES | 6,213,647 | 4,980,182 | 850,751 | |
| CREDIBILITY | .06 | .16 | .26 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.761 | 2.787 | .348 | 5.896 |
| INDICATED (POST-TEST) | 3.509 | 3.542 | .442 | 7.493 |
| PRES. ON RATE LEVEL | 2.573 | 2.063 | .352 | 4.988 |
| DERIVED BY FORMULA | 2.629 | 2.300 | .375 | 5.304 |
| UNDERLYING PRES. RATE | 2.549 | 2.043 | .349 | 4.941 |
| PROPOSED | 2.629 | 2.300 | .375 | 5.304 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.493 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.49 | MINIMUM PREMIUM | |
| MAN. RATES | 4.82 | 4.83 | 5.12 | + 5.49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 37,340 | 1,251,392 | 3.351 | | | 1 | 15 | 30 | 46 |
| 2011 | 45,190 | 2,482,689 | 5.493 | | | 4 | 19 | 27 | 50 |
| 2012 | 48,980 | 2,491,072 | 5.085 | | | 2 | 14 | 23 | 39 |
| 2013 | 47,718 | 2,034,696 | 4.264 | | | 1 | 13 | 34 | 48 |
| 2014 | 49,511 | 2,426,068 | 4.900 | | | 1 | 5 | 51 | 57 |
| TOTAL | 228,739 | 10,685,917 | 4.672 | | | 9 | 66 | 165 | 240 |
| O.D. | | 57,674 | .025 | | | | 3 | | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 267,512 | 304,242 | 149,497 | | | 46,102 | 174,772 | 115,788 | 193,479 |
| 2011 | | | 786,042 | 512,301 | 181,062 | | | 168,465 | 423,935 | 224,558 | 186,326 |
| 2012 | | | 325,111 | 730,755 | 122,482 | | | 69,427 | 718,775 | 313,002 | 211,520 |
| 2013 | | | 237,291 | 272,463 | 202,598 | | | 494,240 | 304,813 | 356,946 | 166,345 |
| 2014 | | | 167,664 | 233,498 | 619,151 | | | 42,934 | 63,665 | 1,054,754 | 244,402 |
| TOTAL | | | 1,783,620 | 2,053,259 | 1,274,790 | | | 821,168 | 1,685,960 | 2,065,048 | 1,002,072 |
| O.D. | | | | 39,954 | | | | | 10,414 | | 7,306 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 367,294 | 425,937 | 219,762 | | | 104,467 | 249,749 | 163,144 | 191,157 |
| 2011 | | 7,531 | 1,079,301 | 679,719 | 276,417 | | 9,769 | 383,122 | 525,577 | 304,264 | 180,923 |
| 2012 | 78 | 6,625 | 569,557 | 912,521 | 184,087 | 849 | 11,460 | 331,595 | 835,613 | 391,944 | 208,770 |
| 2013 | 91 | 4,320 | 443,854 | 334,683 | 259,759 | 4,905 | 21,407 | 1,004,628 | 361,618 | 422,456 | 163,018 |
| 2014 | 263 | 16,833 | 956,649 | 535,923 | 621,103 | 1,076 | 32,484 | 606,004 | 354,146 | 769,167 | 240,980 |
| TOTAL | 432 | 35,309 | 3,416,655 | 2,888,783 | 1,561,128 | 6,830 | 75,120 | 2,429,816 | 2,326,703 | 2,050,975 | 984,848 |
| O.D. | | 111 | 5,738 | 50,476 | 827 | | | 925 | 12,778 | 135 | 7,198 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,970,936 | 8,891,805 | 992,046 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,345,296 | -2,120,490 | 3,730 | | | |
| TOTAL LOSSES | 2,625,640 | 6,771,315 | 995,776 | | | |
| EXPECTED LOSSES | 6,802,698 | 6,052,433 | 965,279 | | | |
| CREDIBILITY | .05 | .16 | .25 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.148 | 2.960 | .435 | 4.543 | | |
| INDICATED (POST-TEST) | 1.459 | 3.762 | .553 | 5.774 | | |
| PRES. ON RATE LEVEL | 3.003 | 2.671 | .426 | 6.100 | | |
| DERIVED BY FORMULA | 2.926 | 2.846 | .458 | 6.230 | | |
| UNDERLYING PRES. RATE | 2.974 | 2.646 | .422 | 6.042 | | |
| PROPOSED | 2.865 | 2.787 | .448 | 6.100 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.318 |
| IND. RATES | | | | 6.32 | MINIMUM PREMIUM | |
| MAN. RATES | 6.33 | 5.90 | 6.26 | + 6.32 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 34,939 | 1,137,505 | 3.255 | | | 2 | 3 | 6 | 11 |
| 2011 | 40,606 | 1,052,177 | 2.591 | | | 1 | 2 | 13 | 16 |
| 2012 | 42,157 | 839,144 | 1.990 | | | | 3 | 23 | 26 |
| 2013 | 37,191 | 1,377,288 | 3.703 | | | | 8 | 22 | 30 |
| 2014 | 40,939 | 1,004,994 | 2.454 | | | 1 | 3 | 37 | 41 |
| TOTAL | 195,832 | 5,411,108 | 2.763 | | | 4 | 19 | 101 | 124 |
| O.D. | | 34,680 | .017 | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|------------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 363,377 | 210,080 | 94,453 | | | 132,281 | 162,148 | 146,856 | 28,310 |
| 2011 | | | 136,919 | 62,194 | 387,554 | | | 32,669 | 47,950 | 323,334 | 61,557 |
| 2012 | | | | 183,033 | 218,291 | | | | 89,442 | 249,055 | 99,323 |
| 2013 | | | | 280,929 | 225,780 | | | | 509,730 | 282,807 | 78,042 |
| 2014 | | | 124,000 | 86,998 | 177,093 | | | 28,528 | 65,655 | 409,213 | 113,507 |
| TOTAL | | | 624,296 | 823,234 | 1,103,171 | | | 193,478 | 874,925 | 1,411,265 | 380,739 |
| O.D. | | | | | 30,628 | | | | | 2,129 | 1,923 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 498,917 | 294,112 | 138,845 | | | 299,749 | 231,710 | 206,920 | 27,970 |
| 2011 | | 1,448 | 195,308 | 88,592 | 554,115 | | 2,068 | 75,287 | 64,127 | 427,537 | 59,772 |
| 2012 | | 1,114 | 55,869 | 237,101 | 273,841 | | 1,369 | 35,915 | 114,321 | 293,429 | 98,032 |
| 2013 | 38 | 2,612 | 212,597 | 335,854 | 271,186 | 1,200 | 9,046 | 341,187 | 515,271 | 331,632 | 76,481 |
| 2014 | 133 | 6,870 | 372,929 | 179,123 | 189,980 | 533 | 17,940 | 292,721 | 164,140 | 304,009 | 111,918 |
| TOTAL | 171 | 12,044 | 1,335,620 | 1,134,782 | 1,427,967 | 1,733 | 30,423 | 1,044,859 | 1,089,569 | 1,563,527 | 374,173 |
| O.D. | | 20 | 1,359 | 816 | 42,731 | | 7 | 330 | 235 | 2,233 | 1,887 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,426,566 | 5,261,860 | 376,060 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,289,623 | -1,062,030 | 1,807 | | | |
| TOTAL LOSSES | 1,136,943 | 4,199,830 | 377,867 | | | |
| EXPECTED LOSSES | 2,606,524 | 3,015,813 | 481,747 | | | |
| CREDIBILITY | .05 | .14 | .22 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .581 | 2.145 | .193 | 2.919 | | |
| INDICATED (POST-TEST) | .738 | 2.726 | .245 | 3.709 | | |
| PRES. ON RATE LEVEL | 1.344 | 1.555 | .248 | 3.147 | | |
| DERIVED BY FORMULA | 1.314 | 1.719 | .247 | 3.280 | | |
| UNDERLYING PRES. RATE | 1.331 | 1.540 | .246 | 3.117 | | |
| PROPOSED | 1.314 | 1.719 | .247 | 3.280 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.397 |
| IND. RATES | | | | 3.40 | MINIMUM PREMIUM | |
| MAN. RATES | 3.30 | 3.05 | 3.23 | + 3.40 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|----|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 38,820 | 324,502 | .835 | | | | | 1 | 15 | 16 |
| 2011 | 43,261 | 1,677,126 | 3.876 | | | 3 | 4 | 15 | 22 | |
| 2012 | 42,307 | 333,076 | .787 | | | | 3 | 12 | 15 | |
| 2013 | 45,179 | 1,143,199 | 2.530 | | | 2 | 1 | 11 | 14 | |
| 2014 | 44,871 | 505,060 | 1.125 | | | | | 13 | 13 | |
| TOTAL | 214,438 | 3,982,963 | 1.857 | | | 5 | 9 | 66 | 80 | |
| O.D. | | 1,931 | | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 18,952 | 109,793 | | | | 4,042 | 127,597 | 64,118 |
| 2011 | | | 532,275 | 87,853 | 62,684 | | | 449,225 | 377,079 | 100,542 | 67,468 |
| 2012 | | | | 20,376 | 116,557 | | | | | 104,490 | 91,653 |
| 2013 | | | 454,903 | 57,234 | 103,323 | | | 131,450 | 101,677 | 162,215 | 132,397 |
| 2014 | | | | | 156,223 | | | | | 279,046 | 69,791 |
| TOTAL | | | 987,178 | 184,415 | 548,580 | | | 580,675 | 482,798 | 773,890 | 425,427 |
| O.D. | | | | | 302 | | | | | 321 | 1,308 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 26,533 | 161,394 | | | | 5,776 | 179,785 | 63,349 |
| 2011 | | 5,023 | 713,151 | 119,633 | 99,344 | | 25,740 | 947,494 | 469,492 | 144,468 | 65,511 |
| 2012 | | 248 | 14,318 | 31,477 | 144,042 | | 141 | 5,774 | 5,301 | 121,829 | 90,462 |
| 2013 | 145 | 4,890 | 605,768 | 102,149 | 152,643 | 1,578 | 6,995 | 327,094 | 124,800 | 185,698 | 129,749 |
| 2014 | 19 | 2,312 | 133,898 | 79,922 | 142,644 | 219 | 5,143 | 126,180 | 81,968 | 200,579 | 68,814 |
| TOTAL | 164 | 12,473 | 1,467,135 | 359,714 | 700,067 | 1,797 | 38,019 | 1,406,542 | 687,337 | 832,359 | 417,885 |
| O.D. | | | | | 444 | | | | | 452 | 1,281 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,926,130 | 2,580,373 | 419,166 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,861,015 | -1,039,822 | 1,832 | |
| TOTAL LOSSES | 1,065,115 | 1,540,551 | 420,998 | |
| EXPECTED LOSSES | 3,746,231 | 2,950,666 | 484,630 | |
| CREDIBILITY | .05 | .15 | .23 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .497 | .718 | .196 | 1.411 |
| INDICATED (POST-TEST) | .632 | .913 | .249 | 1.794 |
| PRES. ON RATE LEVEL | 1.764 | 1.389 | .228 | 3.381 |
| DERIVED BY FORMULA | 1.707 | 1.318 | .233 | 3.258 |
| UNDERLYING PRES. RATE | 1.747 | 1.376 | .226 | 3.349 |
| PROPOSED | 1.707 | 1.318 | .233 | 3.258 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.37 | MINIMUM PREMIUM | |
| MAN. RATES | 3.69 | 3.27 | 3.47 | + 3.37 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 47,910 | 1,258,656 | 2.627 | | | | 2 | 26 | 28 |
| 2011 | 56,345 | 3,191,660 | 5.664 | | | 7 | 7 | 36 | 50 |
| 2012 | 50,973 | 1,742,689 | 3.418 | 1 | | 1 | 10 | 35 | 47 |
| 2013 | 50,431 | 879,770 | 1.744 | | | 1 | 2 | 18 | 21 |
| 2014 | 62,794 | 1,614,801 | 2.571 | | | 2 | 4 | 22 | 28 |
| TOTAL | 268,453 | 8,687,576 | 3.236 | 1 | | 11 | 25 | 137 | 174 |
| O.D. | | 64,826 | .024 | | | | 1 | 2 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|------------------|------------------|------------------|---------------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 120,509 | 382,701 | | | | 53,204 | 578,817 | 123,425 |
| 2011 | | | 1,208,481 | 235,847 | 366,364 | | | 475,007 | 235,493 | 342,292 | 328,176 |
| 2012 | 3,000 | | 204,690 | 292,875 | 413,498 | 52,797 | | 14,877 | 199,789 | 276,058 | 285,105 |
| 2013 | | | 167,852 | 184,491 | 104,645 | | | 84,450 | 63,704 | 128,225 | 146,403 |
| 2014 | | | 480,980 | 174,146 | 169,023 | | | 174,909 | 145,472 | 363,847 | 106,424 |
| TOTAL | 3,000 | | 2,062,003 | 1,007,868 | 1,436,231 | 52,797 | | 749,243 | 697,662 | 1,689,239 | 989,533 |
| O.D. | | | | 7,939 | 15,723 | | | | 405 | 30,276 | 10,483 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 168,713 | 562,569 | | | | 76,029 | 815,553 | 121,944 |
| 2011 | | 11,491 | 1,627,075 | 322,887 | 544,507 | | 27,365 | 990,775 | 299,729 | 461,845 | 318,659 |
| 2012 | 3,671 | 3,858 | 354,580 | 387,447 | 525,259 | 175,352 | 3,271 | 93,938 | 241,701 | 329,200 | 281,399 |
| 2013 | 72 | 3,105 | 331,006 | 223,801 | 142,182 | 1,033 | 4,550 | 212,877 | 81,308 | 144,398 | 143,475 |
| 2014 | 445 | 16,315 | 823,706 | 289,655 | 239,304 | 1,135 | 51,283 | 583,357 | 216,730 | 294,071 | 104,934 |
| TOTAL | 4,188 | 34,769 | 3,136,367 | 1,392,503 | 2,013,821 | 177,520 | 86,469 | 1,880,947 | 915,497 | 2,045,067 | 970,411 |
| O.D. | | 23 | 1,878 | 11,275 | 19,436 | | 43 | 1,708 | 2,033 | 35,304 | 10,348 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,323,912 | 6,434,936 | 980,759 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,905,753 | -1,596,982 | 4,293 | | | |
| TOTAL LOSSES | 2,418,159 | 4,837,954 | 985,052 | | | |
| EXPECTED LOSSES | 5,884,489 | 4,566,385 | 1,079,181 | | | |
| CREDIBILITY | .06 | .17 | .27 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .901 | 1.802 | .367 | 3.070 | | |
| INDICATED (POST-TEST) | 1.145 | 2.290 | .466 | 3.901 | | |
| PRES. ON RATE LEVEL | 2.213 | 1.717 | .406 | 4.336 | | |
| DERIVED BY FORMULA | 2.149 | 1.814 | .422 | 4.385 | | |
| UNDERLYING PRES. RATE | 2.192 | 1.701 | .402 | 4.295 | | |
| PROPOSED | 2.125 | 1.794 | .417 | 4.336 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.491 |
| IND. RATES | | | | 4.49 | MINIMUM PREMIUM | |
| MAN. RATES | 4.49 | 4.20 | 4.45 | + 4.49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 39,646 | 548,937 | 1.384 | | | 1 | 1 | 16 | 18 |
| 2011 | 45,782 | 4,979,917 | 10.877 | | | 4 | 4 | 20 | 28 |
| 2012 | 46,194 | 1,119,494 | 2.423 | | | 1 | 6 | 18 | 25 |
| 2013 | 47,364 | 1,011,038 | 2.134 | | | | 5 | 29 | 34 |
| 2014 | 47,049 | 667,919 | 1.419 | | | 1 | | 10 | 11 |
| TOTAL | 226,035 | 8,327,305 | 3.684 | | | 7 | 16 | 93 | 116 |
| O.D. | | 14,258 | .006 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 239,823 | 9,822 | 43,586 | | | 85,939 | 7,115 | 90,476 | 72,176 |
| 2011 | | | 691,769 | 157,471 | 168,382 | | | 3,476,700 | 109,304 | 206,223 | 170,068 |
| 2012 | | | 274,099 | 296,634 | 65,425 | | | 43,155 | 240,577 | 99,692 | 99,912 |
| 2013 | | | | 134,734 | 227,162 | | | | 190,377 | 319,339 | 139,426 |
| 2014 | | | 244,201 | | 134,887 | | | 46,830 | | 80,819 | 161,182 |
| TOTAL | | | 1,449,892 | 598,661 | 639,442 | | | 3,652,624 | 547,373 | 796,549 | 642,764 |
| O.D. | | | | | 5,911 | | | | | 6,573 | 1,774 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 329,277 | 13,751 | 64,071 | | | 194,738 | 10,167 | 127,479 | 71,310 |
| 2011 | | 4,308 | 611,379 | 212,072 | 248,907 | | 34,608 | 1,238,200 | 144,326 | 282,756 | 165,136 |
| 2012 | 65 | 4,070 | 412,800 | 374,422 | 99,632 | 528 | 4,599 | 149,787 | 280,144 | 125,983 | 98,613 |
| 2013 | 17 | 1,667 | 131,577 | 177,944 | 261,876 | 552 | 4,129 | 160,275 | 216,170 | 348,203 | 136,637 |
| 2014 | 215 | 7,544 | 363,375 | 96,261 | 152,903 | 226 | 10,501 | 112,115 | 28,990 | 62,567 | 158,925 |
| TOTAL | 297 | 17,589 | 1,848,408 | 874,450 | 827,389 | 1,306 | 53,837 | 1,855,115 | 679,797 | 946,988 | 630,621 |
| O.D. | | 10 | 517 | 325 | 7,276 | | 8 | 362 | 333 | 7,665 | 1,751 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,777,449 | 3,344,223 | 632,372 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,409,063 | -772,193 | 2,319 | |
| TOTAL LOSSES | 2,368,386 | 2,572,030 | 634,691 | |
| EXPECTED LOSSES | 2,843,521 | 2,192,539 | 614,815 | |
| CREDIBILITY | .05 | .16 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.048 | 1.138 | .281 | 2.467 |
| INDICATED (POST-TEST) | 1.332 | 1.446 | .357 | 3.135 |
| PRES. ON RATE LEVEL | 1.270 | .979 | .275 | 2.524 |
| DERIVED BY FORMULA | 1.273 | 1.054 | .295 | 2.622 |
| UNDERLYING PRES. RATE | 1.258 | .970 | .272 | 2.500 |
| PROPOSED | 1.273 | 1.054 | .295 | 2.622 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.715 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.72 | MINIMUM PREMIUM | |
| MAN. RATES | 2.54 | 2.44 | 2.59 | + 2.72 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,785 | 68,449 | .496 | | | | 1 | 1 | 2 |
| 2011 | 14,353 | 88,611 | .617 | | | | | 3 | 3 |
| 2012 | 13,774 | 260,009 | 1.887 | | | | 4 | 5 | 9 |
| 2013 | 16,709 | 65,868 | .394 | | | | 1 | 4 | 5 |
| 2014 | 13,442 | 264,174 | 1.965 | | | | | 9 | 9 |
| TOTAL | 72,063 | 747,111 | 1.037 | | | | 6 | 22 | 28 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 1,691 | 2,364 | | | | 35,987 | 13,067 | 15,340 |
| 2011 | | | | | 21,356 | | | | | 44,359 | 22,896 |
| 2012 | | | | 72,986 | 20,312 | | | | 114,471 | 34,462 | 17,778 |
| 2013 | | | | 4,331 | 17,159 | | | | 4,777 | 23,322 | 16,279 |
| 2014 | | | | | 116,012 | | | | | 127,477 | 20,685 |
| TOTAL | | | | 79,008 | 177,203 | | | | 155,235 | 242,687 | 92,978 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 2,367 | 3,475 | | | | 51,425 | 18,411 | 15,156 |
| 2011 | | 8 | 539 | 339 | 30,367 | | 29 | 643 | 673 | 58,499 | 22,232 |
| 2012 | | 361 | 16,424 | 90,870 | 27,056 | | 1,374 | 30,270 | 131,904 | 44,090 | 17,547 |
| 2013 | | 84 | 6,685 | 7,120 | 19,347 | 23 | 153 | 6,374 | 7,125 | 24,808 | 15,953 |
| 2014 | 14 | 1,725 | 99,437 | 59,343 | 105,918 | 98 | 2,358 | 57,645 | 37,445 | 91,626 | 20,395 |
| TOTAL | 14 | 2,178 | 123,085 | 160,039 | 186,163 | 121 | 3,914 | 94,932 | 228,572 | 237,434 | 91,283 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 224,244 | 812,208 | 91,283 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -619,543 | -330,817 | 491 | |
| TOTAL LOSSES | | 481,391 | 91,774 | |
| EXPECTED LOSSES | 1,234,439 | 930,332 | 136,921 | |
| CREDIBILITY | .02 | .07 | .11 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .668 | .127 | .795 |
| INDICATED (POST-TEST) | .000 | .849 | .161 | 1.010 |
| PRES. ON RATE LEVEL | 1.730 | 1.303 | .192 | 3.225 |
| DERIVED BY FORMULA | 1.695 | 1.271 | .189 | 3.155 |
| UNDERLYING PRES. RATE | 1.713 | 1.291 | .190 | 3.194 |
| PROPOSED | 1.695 | 1.271 | .189 | 3.155 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.267 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.27 | MINIMUM PREMIUM | |
| MAN. RATES | 3.47 | 3.12 | 3.31 | + 3.27 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|-----|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 236,915 | 1,518,558 | .640 | | | | 12 | 40 | | |
| 2011 | 249,007 | 1,941,418 | .779 | | | 2 | 9 | 51 | | 62 |
| 2012 | 240,448 | 2,434,434 | 1.012 | | | 3 | 11 | 36 | | 50 |
| 2013 | 259,285 | 1,698,497 | .655 | | | 4 | 5 | 31 | | 40 |
| 2014 | 249,216 | 1,250,204 | .501 | | | 1 | 8 | 26 | | 35 |
| TOTAL | 1,234,871 | 8,843,111 | .716 | | | 10 | 45 | 184 | | 239 |
| O.D. | | 377,728 | .030 | | | 1 | 2 | 2 | | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 325,022 | 316,843 | | | | 332,282 | 330,920 | 213,491 |
| 2011 | | | 519,864 | 68,300 | 350,665 | | | 272,860 | 79,519 | 426,738 | 223,472 |
| 2012 | | | 670,548 | 529,596 | 165,222 | | | 212,724 | 367,125 | 312,117 | 177,102 |
| 2013 | | | 708,653 | 80,812 | 169,219 | | | 247,944 | 57,030 | 247,299 | 187,540 |
| 2014 | | | 128,252 | 189,918 | 264,587 | | | 35,091 | 220,950 | 235,634 | 175,772 |
| TOTAL | | | 2,027,317 | 1,193,648 | 1,266,536 | | | 768,619 | 1,056,906 | 1,552,708 | 977,377 |
| O.D. | | | 131,113 | 120,922 | 29,469 | | | 31,084 | 57,151 | 5,467 | 2,522 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 455,031 | 465,761 | | | | 474,832 | 466,265 | 210,929 |
| 2011 | | 5,015 | 702,743 | 98,489 | 508,424 | | 15,861 | 567,502 | 107,255 | 568,046 | 216,991 |
| 2012 | 160 | 9,069 | 971,004 | 675,124 | 244,595 | 2,596 | 12,954 | 525,565 | 440,884 | 383,988 | 174,800 |
| 2013 | 223 | 7,586 | 941,069 | 151,261 | 246,327 | 2,666 | 10,855 | 529,245 | 100,969 | 279,486 | 183,789 |
| 2014 | 173 | 9,955 | 565,008 | 312,729 | 285,972 | 683 | 27,618 | 370,606 | 210,210 | 196,786 | 173,311 |
| TOTAL | 556 | 31,625 | 3,179,824 | 1,692,634 | 1,751,079 | 5,945 | 67,288 | 1,992,918 | 1,334,150 | 1,894,571 | 959,820 |
| O.D. | 110 | 3,269 | 148,885 | 184,831 | 48,587 | 112 | 6,423 | 60,080 | 76,293 | 9,102 | 2,474 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,497,035 | 6,991,247 | 962,294 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,806,161 | -1,970,356 | 4,887 | |
| TOTAL LOSSES | 2,690,874 | 5,020,891 | 967,181 | |
| EXPECTED LOSSES | 5,618,663 | 5,569,268 | 1,321,311 | |
| CREDIBILITY | .16 | .48 | .75 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .218 | .407 | .078 | .703 |
| INDICATED (POST-TEST) | .277 | .517 | .099 | .893 |
| PRES. ON RATE LEVEL | .460 | .455 | .108 | 1.023 |
| DERIVED BY FORMULA | .431 | .485 | .101 | 1.017 |
| UNDERLYING PRES. RATE | .455 | .451 | .107 | 1.013 |
| PROPOSED | .431 | .485 | .101 | 1.017 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.053 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.05 | MINIMUM PREMIUM | |
| MAN. RATES | 1.09 | .99 | 1.05 | + 1.05 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 524,369 | 8,136,025 | 1.551 | | | 11 | 46 | 135 | 192 | |
| 2011 | 564,457 | 9,534,030 | 1.689 | | | 12 | 41 | 163 | 216 | |
| 2012 | 657,032 | 8,441,706 | 1.284 | | | 11 | 34 | 106 | 151 | |
| 2013 | 692,529 | 8,143,117 | 1.175 | | 1 | 4 | 46 | 154 | 205 | |
| 2014 | 719,370 | 7,359,727 | 1.023 | | | 2 | 12 | 144 | 158 | |
| TOTAL | 3,157,757 | 41,614,605 | 1.318 | | 1 | 40 | 179 | 702 | 922 | |
| O.D. | | 1,079,541 | .034 | | | 2 | | | 2 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|--------------|------------------|------------------|------------------|---------|--------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,830,707 | 1,525,856 | 734,357 | | | 805,567 | 1,266,002 | 1,065,586 | 907,950 |
| 2011 | | | 2,007,175 | 1,354,011 | 1,322,359 | | | 901,603 | 1,369,656 | 1,529,634 | 1,049,592 |
| 2012 | | | 2,023,879 | 1,441,214 | 938,984 | | | 813,825 | 1,118,653 | 1,075,097 | 1,030,054 |
| 2013 | | 5,361 | 796,291 | 1,408,436 | 1,389,820 | | 2,288 | 743,903 | 1,359,816 | 1,520,772 | 916,430 |
| 2014 | | | 415,098 | 630,823 | 1,929,467 | | | 63,542 | 431,308 | 2,822,547 | 1,066,942 |
| TOTAL | | 5,361 | 7,073,150 | 6,360,340 | 6,314,987 | | 2,288 | 3,328,440 | 5,545,435 | 8,013,636 | 4,970,968 |
| O.D. | | | 597,563 | | | | | 462,213 | | | 19,765 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,513,560 | 2,136,197 | 1,079,508 | | | 1,825,413 | 1,809,115 | 1,501,415 | 897,055 |
| 2011 | | 19,567 | 2,780,617 | 1,809,447 | 1,929,194 | | 52,467 | 1,975,248 | 1,714,439 | 2,049,047 | 1,019,154 |
| 2012 | 482 | 27,245 | 2,937,845 | 1,868,577 | 1,275,761 | 9,918 | 46,067 | 1,933,278 | 1,355,671 | 1,320,561 | 1,016,663 |
| 2013 | 415 | 27,591 | 2,079,716 | 1,764,677 | 1,704,136 | 10,641 | 57,591 | 2,360,605 | 1,516,031 | 1,735,702 | 898,101 |
| 2014 | 708 | 48,474 | 2,766,142 | 1,574,980 | 1,907,860 | 3,159 | 96,619 | 1,783,768 | 1,103,820 | 2,081,835 | 1,052,005 |
| TOTAL | 1,605 | 122,877 | 13,077,880 | 9,153,878 | 7,896,459 | 23,718 | 252,744 | 9,878,312 | 7,499,076 | 8,688,560 | 4,882,978 |
| O.D. | | 4,193 | 594,833 | 2,898 | 7,850 | | 18,099 | 643,233 | 3,713 | 4,919 | 19,356 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 24,617,494 | 33,257,353 | 4,902,334 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -13,962,010 | -10,535,939 | 28,623 | |
| TOTAL LOSSES | 10,655,484 | 22,721,414 | 4,930,957 | |
| EXPECTED LOSSES | 28,451,391 | 30,219,734 | 7,168,109 | |
| CREDIBILITY | .31 | .90 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .337 | .720 | .156 | 1.213 |
| INDICATED (POST-TEST) | .428 | .915 | .198 | 1.541 |
| PRES. ON RATE LEVEL | .910 | .966 | .229 | 2.105 |
| DERIVED BY FORMULA | .761 | .920 | .198 | 1.879 |
| UNDERLYING PRES. RATE | .901 | .957 | .227 | 2.085 |
| PROPOSED | .761 | .920 | .198 | 1.879 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.946 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.95 | MINIMUM PREMIUM | |
| MAN. RATES | 2.35 | 2.04 | 2.16 | + 1.95 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 230,319 | 5,506,586 | 2.390 | | | 8 | 5 | 36 | 49 |
| 2011 | 259,661 | 1,611,650 | .620 | | | | 6 | 40 | 46 |
| 2012 | 262,477 | 1,329,853 | .506 | | | 1 | 4 | 46 | 51 |
| 2013 | 271,560 | 1,108,182 | .408 | | | | 7 | 38 | 45 |
| 2014 | 282,921 | 1,893,893 | .669 | | | 1 | 9 | 39 | 49 |
| TOTAL | 1,306,938 | 11,450,164 | .876 | | | 10 | 31 | 199 | 240 |
| O.D. | | 9,905 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,604,378 | 96,431 | 293,156 | | | 2,761,573 | 30,081 | 418,416 | 302,551 |
| 2011 | | | | 237,537 | 317,165 | | | | 279,895 | 453,994 | 323,059 |
| 2012 | | | 123,179 | 24,222 | 294,971 | | | | 30,181 | 590,116 | 267,184 |
| 2013 | | | | 170,446 | 211,464 | | | | 162,282 | 252,005 | 311,985 |
| 2014 | | | 197,832 | 383,577 | 383,373 | | | 51,825 | 251,702 | 405,262 | 220,322 |
| TOTAL | | | 1,925,389 | 912,213 | 1,500,129 | | | 2,813,398 | 754,141 | 2,119,793 | 1,425,101 |
| O.D. | | | | | 1,274 | | | | | 4,365 | 4,266 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,048,139 | 135,004 | 430,938 | | | 2,073,633 | 42,986 | 589,546 | 298,920 |
| 2011 | | 168 | 22,864 | 316,512 | 453,406 | | 288 | 31,418 | 350,334 | 602,356 | 313,690 |
| 2012 | 29 | 1,691 | 186,940 | 48,752 | 368,605 | | 1,163 | 40,052 | 64,251 | 689,049 | 263,711 |
| 2013 | 21 | 1,846 | 147,549 | 214,332 | 247,130 | 461 | 3,419 | 133,486 | 182,020 | 275,611 | 305,745 |
| 2014 | 281 | 16,510 | 949,661 | 547,510 | 432,256 | 931 | 36,324 | 503,166 | 280,986 | 323,655 | 217,237 |
| TOTAL | 331 | 20,215 | 3,355,153 | 1,262,110 | 1,932,335 | 1,392 | 41,194 | 2,781,755 | 920,577 | 2,480,217 | 1,399,303 |
| O.D. | | 3 | 318 | 180 | 1,412 | 3 | 15 | 672 | 483 | 4,582 | 4,183 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,201,051 | 6,601,896 | 1,403,486 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,452,685 | -2,125,001 | 7,146 | |
| TOTAL LOSSES | 2,748,366 | 4,476,895 | 1,410,632 | |
| EXPECTED LOSSES | 6,979,048 | 6,051,123 | 1,855,852 | |
| CREDIBILITY | .17 | .50 | .78 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .210 | .343 | .108 | .661 |
| INDICATED (POST-TEST) | .267 | .436 | .137 | .840 |
| PRES. ON RATE LEVEL | .539 | .468 | .143 | 1.150 |
| DERIVED BY FORMULA | .493 | .452 | .138 | 1.083 |
| UNDERLYING PRES. RATE | .534 | .463 | .142 | 1.139 |
| PROPOSED | .493 | .452 | .138 | 1.083 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.121 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.12 | MINIMUM PREMIUM | |
| MAN. RATES | 1.28 | 1.11 | 1.18 | + 1.12 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 70,473 | 1,770,320 | 2.512 | | | 2 | 11 | 35 | 48 |
| 2011 | 74,326 | 3,013,679 | 4.054 | | | 3 | 14 | 42 | 59 |
| 2012 | 74,070 | 1,194,786 | 1.613 | | | | 7 | 42 | 49 |
| 2013 | 75,130 | 1,162,321 | 1.547 | | | 1 | 16 | 30 | 47 |
| 2014 | 76,741 | 805,795 | 1.050 | | | | 1 | 30 | 31 |
| TOTAL | 370,740 | 7,946,901 | 2.144 | | | 6 | 49 | 179 | 234 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 296,721 | 290,888 | 250,290 | | | 97,499 | 310,563 | 381,144 | 143,215 |
| 2011 | | | 543,678 | 335,702 | 448,739 | | | 384,114 | 471,590 | 680,253 | 149,603 |
| 2012 | | | | 379,543 | 200,459 | | | | 156,023 | 332,419 | 126,342 |
| 2013 | | | 131,350 | 314,801 | 176,978 | | | 32,547 | 234,966 | 163,601 | 108,078 |
| 2014 | | | | 3,816 | 315,031 | | | | 8,542 | 351,221 | 127,185 |
| TOTAL | | | 971,749 | 1,324,750 | 1,391,497 | | | 514,160 | 1,181,684 | 1,908,638 | 654,423 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 407,398 | 407,243 | 367,927 | | | 220,932 | 443,793 | 537,030 | 141,496 |
| 2011 | | 5,328 | 753,520 | 450,834 | 651,006 | | 22,384 | 831,993 | 593,503 | 909,194 | 145,265 |
| 2012 | | 2,019 | 93,702 | 477,781 | 257,435 | | 2,249 | 57,017 | 194,254 | 392,901 | 124,700 |
| 2013 | 71 | 3,874 | 377,566 | 372,937 | 229,335 | 896 | 5,464 | 222,509 | 243,758 | 189,869 | 105,916 |
| 2014 | 38 | 4,734 | 274,184 | 164,451 | 288,228 | 291 | 7,114 | 166,845 | 108,478 | 253,381 | 125,404 |
| TOTAL | 109 | 15,955 | 1,906,370 | 1,873,246 | 1,793,931 | 1,187 | 37,211 | 1,499,296 | 1,583,786 | 2,282,375 | 642,781 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,460,128 | 7,533,338 | 642,781 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,023,840 | -2,526,878 | 3,369 | |
| TOTAL LOSSES | 436,288 | 5,006,460 | 646,150 | |
| EXPECTED LOSSES | 6,072,722 | 7,158,990 | 900,898 | |
| CREDIBILITY | .07 | .22 | .34 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .118 | 1.350 | .174 | 1.642 |
| INDICATED (POST-TEST) | .150 | 1.716 | .221 | 2.087 |
| PRES. ON RATE LEVEL | 1.654 | 1.950 | .245 | 3.849 |
| DERIVED BY FORMULA | 1.549 | 1.899 | .237 | 3.685 |
| UNDERLYING PRES. RATE | 1.638 | 1.931 | .243 | 3.812 |
| PROPOSED | 1.549 | 1.899 | .237 | 3.685 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.816 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.82 | MINIMUM PREMIUM | |
| MAN. RATES | 4.13 | 3.72 | 3.95 | + 3.82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,460 | 595,704 | 1.472 | | | | 6 | 11 | 17 |
| 2011 | 39,721 | 235,825 | .593 | | | | | 10 | 10 |
| 2012 | 39,224 | 786,346 | 2.004 | | | 1 | 3 | 18 | 22 |
| 2013 | 40,149 | 533,975 | 1.329 | | | | 4 | 14 | 18 |
| 2014 | 42,107 | 263,158 | .624 | | | | 1 | 7 | 8 |
| TOTAL | 201,661 | 2,415,008 | 1.198 | | | 1 | 14 | 60 | 75 |
| O.D. | | 537,034 | .266 | | | | 1 | 1 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 249,746 | 34,216 | | | | 127,942 | 103,954 | 79,846 |
| 2011 | | | | | 109,321 | | | | | 53,228 | 73,276 |
| 2012 | | | 143,799 | 96,745 | 97,334 | | | 102,227 | 41,078 | 174,941 | 130,222 |
| 2013 | | | | 123,722 | 73,410 | | | | 155,533 | 121,882 | 59,428 |
| 2014 | | | | 7,680 | 33,567 | | | | 31,158 | 63,618 | 127,135 |
| TOTAL | | | 143,799 | 477,893 | 347,848 | | | 102,227 | 355,711 | 517,623 | 469,907 |
| O.D. | | | 182,626 | 75,000 | 28,652 | | | 249,760 | 294 | | 702 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 349,645 | 50,298 | | | | 182,828 | 146,470 | 78,888 |
| 2011 | | 42 | 2,763 | 1,737 | 155,451 | | 32 | 764 | 807 | 70,193 | 71,151 |
| 2012 | 34 | 1,952 | 210,285 | 127,501 | 128,175 | 1,245 | 4,686 | 220,407 | 59,247 | 208,996 | 128,529 |
| 2013 | 13 | 1,057 | 87,139 | 144,209 | 90,577 | 379 | 2,881 | 109,571 | 161,173 | 138,554 | 58,239 |
| 2014 | 5 | 629 | 37,178 | 23,759 | 31,811 | 103 | 3,508 | 58,018 | 38,015 | 49,125 | 125,355 |
| TOTAL | 52 | 3,680 | 337,365 | 646,851 | 456,312 | 1,727 | 11,107 | 388,760 | 442,070 | 613,338 | 462,162 |
| O.D. | | 1,707 | 242,259 | 106,180 | 45,316 | | 14,276 | 507,355 | 3,350 | 3,879 | 692 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,508,288 | 2,317,296 | 462,854 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -834,962 | -537,019 | 1,305 | |
| TOTAL LOSSES | 673,326 | 1,780,277 | 464,159 | |
| EXPECTED LOSSES | 1,671,769 | 1,520,523 | 348,874 | |
| CREDIBILITY | .05 | .14 | .23 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .334 | .883 | .230 | 1.447 |
| INDICATED (POST-TEST) | .425 | 1.122 | .292 | 1.839 |
| PRES. ON RATE LEVEL | .837 | .761 | .175 | 1.773 |
| DERIVED BY FORMULA | .816 | .812 | .202 | 1.830 |
| UNDERLYING PRES. RATE | .829 | .754 | .173 | 1.756 |
| PROPOSED | .816 | .812 | .202 | 1.830 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.895 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.90 | MINIMUM PREMIUM | |
| MAN. RATES | 1.73 | 1.72 | 1.82 | + 1.90 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 250,197 | 5,170,577 | 2.066 | | | 5 | 39 | 81 | 125 | |
| 2011 | 280,490 | 6,090,409 | 2.171 | | | 6 | 37 | 108 | 151 | |
| 2012 | 267,083 | 5,567,913 | 2.084 | | | 5 | 26 | 108 | 139 | |
| 2013 | 279,228 | 6,606,648 | 2.366 | | | 8 | 30 | 103 | 141 | |
| 2014 | 316,280 | 6,076,524 | 1.921 | | | 5 | 14 | 127 | 146 | |
| TOTAL | 1,393,278 | 29,512,071 | 2.118 | | | 29 | 146 | 527 | 702 | |
| O.D. | | 265,791 | .019 | | | 1 | | 2 | 3 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 782,061 | 1,004,953 | 591,530 | | | 516,398 | 816,709 | 929,491 | 529,435 |
| 2011 | | | 1,044,640 | 1,472,370 | 514,946 | | | 544,465 | 1,035,187 | 882,693 | 596,108 |
| 2012 | | | 806,712 | 1,013,304 | 935,460 | | | 346,311 | 604,191 | 1,127,503 | 734,432 |
| 2013 | | | 1,324,631 | 1,064,661 | 788,330 | | | 638,433 | 861,178 | 1,241,969 | 687,446 |
| 2014 | | | 853,946 | 624,675 | 952,903 | | | 337,522 | 308,363 | 2,173,321 | 825,794 |
| TOTAL | | | 4,811,990 | 5,179,963 | 3,783,169 | | | 2,383,129 | 3,625,628 | 6,354,977 | 3,373,215 |
| O.D. | | | 153,750 | | 5,294 | | | 77,000 | | 17,667 | 12,080 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,073,770 | 1,406,936 | 869,548 | | | 1,170,158 | 1,167,076 | 1,309,651 | 523,082 |
| 2011 | | 10,265 | 1,490,771 | 1,945,595 | 765,451 | | 31,670 | 1,210,739 | 1,290,020 | 1,185,988 | 578,821 |
| 2012 | 192 | 13,609 | 1,308,275 | 1,315,385 | 1,211,653 | 4,217 | 22,034 | 891,425 | 756,591 | 1,347,500 | 724,884 |
| 2013 | 524 | 21,780 | 2,385,132 | 1,337,747 | 1,051,551 | 8,644 | 41,358 | 1,872,923 | 1,005,244 | 1,403,665 | 673,697 |
| 2014 | 930 | 43,807 | 2,367,670 | 1,119,056 | 1,068,716 | 3,381 | 128,191 | 1,816,918 | 867,586 | 1,627,948 | 814,233 |
| TOTAL | 1,646 | 89,461 | 8,625,618 | 7,124,719 | 4,966,919 | 16,242 | 223,253 | 6,962,163 | 5,086,517 | 6,874,752 | 3,314,717 |
| O.D. | | 1,441 | 204,110 | 1,092 | 10,043 | | 4,415 | 157,009 | 1,447 | 23,479 | 11,820 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,285,358 | 24,088,968 | 3,326,537 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,966,786 | -6,340,028 | 14,636 | | | |
| TOTAL LOSSES | 9,318,572 | 17,748,940 | 3,341,173 | | | |
| EXPECTED LOSSES | 14,086,041 | 18,098,681 | 3,720,053 | | | |
| CREDIBILITY | .18 | .52 | .82 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .669 | 1.274 | .240 | 2.183 | | |
| INDICATED (POST-TEST) | .850 | 1.619 | .305 | 2.774 | | |
| PRES. ON RATE LEVEL | 1.021 | 1.311 | .270 | 2.602 | | |
| DERIVED BY FORMULA | .990 | 1.471 | .299 | 2.760 | | |
| UNDERLYING PRES. RATE | 1.011 | 1.299 | .267 | 2.577 | | |
| PROPOSED | .990 | 1.471 | .299 | 2.760 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.858 |
| IND. RATES | | | | 2.86 | MINIMUM PREMIUM | |
| MAN. RATES | 2.69 | 2.52 | 2.67 | + 2.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 657,200 | 15,264,115 | 2.322 | 1 | 1 | 30 | 37 | 191 | 260 |
| 2011 | 673,680 | 13,592,609 | 2.017 | | | 21 | 45 | 181 | 247 |
| 2012 | 681,255 | 12,809,874 | 1.880 | 1 | 1 | 7 | 31 | 161 | 201 |
| 2013 | 723,498 | 13,901,752 | 1.921 | | | 13 | 63 | 176 | 252 |
| 2014 | 753,860 | 11,894,664 | 1.577 | | | 8 | 37 | 198 | 243 |
| TOTAL | 3,489,493 | 67,463,014 | 1.933 | 2 | 2 | 79 | 213 | 907 | 1203 |
| O.D. | | 695,056 | .019 | | | 2 | 4 | 8 | 14 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|----------------|-------------------|------------------|------------------|---------|------------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 20,000 | 203,521 | 5,378,260 | 1,393,148 | 1,845,561 | | 94,843 | 2,102,108 | 644,261 | 1,913,908 | 1,668,505 |
| 2011 | | | 3,696,428 | 1,671,897 | 1,277,010 | | | 2,606,878 | 1,363,807 | 1,499,412 | 1,477,177 |
| 2012 | 3,000 | 501,173 | 1,228,670 | 1,170,890 | 1,716,073 | | 3,625,079 | 706,314 | 758,216 | 1,810,142 | 1,290,317 |
| 2013 | | | 2,165,392 | 2,176,376 | 1,649,216 | | | 1,246,558 | 2,150,531 | 3,058,094 | 1,455,585 |
| 2014 | | | 1,359,782 | 1,177,189 | 2,276,221 | | | 645,352 | 1,063,066 | 3,831,467 | 1,541,587 |
| TOTAL | 23,000 | 704,694 | 13,828,532 | 7,589,500 | 8,764,081 | | 3,719,922 | 7,307,210 | 5,979,881 | 12,113,023 | 7,433,171 |
| O.D. | | | 306,411 | 253,944 | 39,605 | | | 1,720 | 10,794 | 61,804 | 20,778 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 31,040 | 370,205 | 7,384,352 | 1,950,406 | 2,712,970 | | 212,353 | 4,763,378 | 920,648 | 2,696,698 | 1,648,483 |
| 2011 | | 33,596 | 4,786,539 | 2,235,247 | 1,894,159 | | 104,126 | 3,811,635 | 1,717,409 | 2,023,168 | 1,434,339 |
| 2012 | 3,917 | 104,751 | 1,950,625 | 1,561,915 | 2,193,568 | 8,616 | 888,517 | 1,739,860 | 979,684 | 2,162,805 | 1,273,543 |
| 2013 | 912 | 39,745 | 4,231,469 | 2,709,433 | 2,151,067 | 18,169 | 90,410 | 4,028,277 | 2,478,334 | 3,437,296 | 1,426,473 |
| 2014 | 1,616 | 84,105 | 4,620,548 | 2,326,856 | 2,422,325 | 7,037 | 274,648 | 3,771,985 | 1,857,266 | 2,931,392 | 1,520,005 |
| TOTAL | 37,485 | 632,402 | 22,973,533 | 10,783,857 | 11,374,089 | 33,822 | 1,570,054 | 18,115,135 | 7,953,341 | 13,251,359 | 7,302,843 |
| O.D. | 42 | 2,349 | 447,536 | 330,974 | 56,950 | 23 | 298 | 8,833 | 14,534 | 78,793 | 20,407 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 43,821,512 | 43,843,897 | 7,323,250 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -17,212,384 | -12,946,259 | 35,875 | | | |
| TOTAL LOSSES | 26,609,128 | 30,897,638 | 7,359,125 | | | |
| EXPECTED LOSSES | 34,650,665 | 36,814,151 | 9,351,841 | | | |
| CREDIBILITY | .33 | .96 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .763 | .885 | .211 | 1.859 | | |
| INDICATED (POST-TEST) | .970 | 1.125 | .268 | 2.363 | | |
| PRES. ON RATE LEVEL | 1.003 | 1.064 | .271 | 2.338 | | |
| DERIVED BY FORMULA | .992 | 1.123 | .268 | 2.383 | | |
| UNDERLYING PRES. RATE | .993 | 1.055 | .268 | 2.316 | | |
| PROPOSED | .984 | 1.113 | .266 | 2.363 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.447 |
| IND. RATES | | | | 2.45 | MINIMUM PREMIUM | |
| MAN. RATES | 2.42 | 2.26 | 2.40 | + 2.45 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 162,090 | 3,726,485 | 2.299 | | | 6 | 15 | 57 | 78 | |
| 2011 | 151,883 | 3,481,940 | 2.292 | | | 4 | 15 | 47 | 66 | |
| 2012 | 159,628 | 2,453,930 | 1.537 | | | 2 | 11 | 42 | 55 | |
| 2013 | 168,592 | 2,617,197 | 1.552 | | | 1 | 12 | 50 | 63 | |
| 2014 | 180,063 | 2,604,962 | 1.446 | | | | 13 | 66 | 77 | |
| TOTAL | 822,256 | 14,884,514 | 1.810 | | | | | 260 | 339 | |
| O.D. | | 3,116 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,056,890 | 422,628 | 306,335 | | | 771,965 | 465,614 | 423,575 | 279,478 |
| 2011 | | | 853,936 | 810,035 | 279,684 | | | 370,613 | 462,817 | 468,697 | 236,158 |
| 2012 | | | 372,979 | 476,049 | 258,078 | | | 166,440 | 386,363 | 476,728 | 317,293 |
| 2013 | | | 198,347 | 637,165 | 480,767 | | | 128,133 | 474,412 | 354,380 | 343,993 |
| 2014 | | | | 354,704 | 662,520 | | | | 254,331 | 879,977 | 453,430 |
| TOTAL | | | 2,482,152 | 2,700,581 | 1,987,384 | | | 1,437,151 | 2,043,537 | 2,603,357 | 1,630,352 |
| O.D. | | | | | | | | | | | 3,116 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,420,395 | 591,680 | 450,315 | | | 1,669,645 | 665,362 | 596,820 | 276,124 |
| 2011 | | 8,256 | 1,190,462 | 1,072,137 | 420,860 | | 21,486 | 800,737 | 579,358 | 629,874 | 229,309 |
| 2012 | 89 | 6,093 | 591,071 | 607,832 | 345,714 | 2,031 | 11,590 | 448,603 | 469,449 | 574,935 | 313,168 |
| 2013 | 132 | 7,659 | 713,405 | 768,443 | 595,081 | 2,403 | 13,416 | 568,185 | 499,699 | 412,631 | 337,113 |
| 2014 | 150 | 15,639 | 956,533 | 643,452 | 658,655 | 1,122 | 35,277 | 636,672 | 416,263 | 660,213 | 447,082 |
| TOTAL | 371 | 37,647 | 4,871,866 | 3,683,544 | 2,470,625 | 5,556 | 81,769 | 4,123,842 | 2,630,131 | 2,874,473 | 1,602,796 |
| O.D. | | | | | | | | | | | 3,048 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 9,121,051 | 11,658,773 | 1,605,844 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,516,793 | -3,589,088 | 7,515 | |
| TOTAL LOSSES | 3,604,258 | 8,069,685 | 1,613,359 | |
| EXPECTED LOSSES | 11,092,234 | 10,212,420 | 1,948,746 | |
| CREDIBILITY | .13 | .37 | .58 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .438 | .981 | .196 | 1.615 |
| INDICATED (POST-TEST) | .557 | 1.247 | .249 | 2.053 |
| PRES. ON RATE LEVEL | 1.362 | 1.254 | .239 | 2.855 |
| DERIVED BY FORMULA | 1.257 | 1.251 | .245 | 2.753 |
| UNDERLYING PRES. RATE | 1.349 | 1.242 | .237 | 2.828 |
| PROPOSED | 1.257 | 1.251 | .245 | 2.753 |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | 2.85 |
| MAN. RATES | 3.01 | 2.76 | 2.93 | + 2.85 |
| | | | | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 105,164 | 2,184,841 | 2.077 | | | 2 | 15 | 24 | 41 | |
| 2011 | 110,418 | 1,911,652 | 1.731 | | | 2 | 17 | 34 | 53 | |
| 2012 | 115,034 | 1,805,379 | 1.569 | | | 1 | 6 | 42 | 49 | |
| 2013 | 110,747 | 6,612,319 | 5.970 | | 1 | 3 | 12 | 39 | 55 | |
| 2014 | 127,849 | 1,978,690 | 1.547 | | | 2 | 1 | 45 | 48 | |
| TOTAL | 569,212 | 14,492,881 | 2.546 | | 1 | 10 | 51 | 184 | 246 | |
| O.D. | | 132,618 | .023 | | | | 3 | 3 | 6 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|------------------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 364,946 | 671,991 | 82,210 | | | 118,294 | 501,753 | 250,312 | 195,335 |
| 2011 | | | 250,218 | 393,013 | 205,166 | | | 118,658 | 349,023 | 345,505 | 250,069 |
| 2012 | | | 183,089 | 185,091 | 452,546 | | | 42,565 | 122,156 | 540,610 | 279,322 |
| 2013 | | 548,614 | 466,230 | 577,177 | 756,124 | | 3,159,327 | 37,699 | 333,061 | 527,682 | 206,405 |
| 2014 | | | 288,948 | 63,489 | 524,036 | | | 119,574 | 29,172 | 684,699 | 268,772 |
| TOTAL | | 548,614 | 1,553,431 | 1,890,761 | 2,020,082 | | 3,159,327 | 436,790 | 1,335,165 | 2,348,808 | 1,199,903 |
| O.D. | | | | 37,047 | 9,131 | | | | 32,077 | 36,338 | 18,025 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 501,071 | 940,787 | 120,850 | | | 268,054 | 717,004 | 352,689 | 192,991 |
| 2011 | | 2,494 | 361,672 | 520,222 | 300,103 | | 6,995 | 277,037 | 434,908 | 462,024 | 242,817 |
| 2012 | 44 | 3,201 | 309,006 | 256,574 | 569,443 | 518 | 3,803 | 143,625 | 167,846 | 635,988 | 275,691 |
| 2013 | 216 | 99,447 | 1,086,300 | 758,419 | 917,112 | 1,419 | 814,397 | 438,815 | 378,636 | 583,835 | 202,277 |
| 2014 | 315 | 15,394 | 811,898 | 354,853 | 523,297 | 1,000 | 37,822 | 529,947 | 232,646 | 506,742 | 265,009 |
| TOTAL | 575 | 120,536 | 3,069,947 | 2,830,855 | 2,430,805 | 2,937 | 863,017 | 1,657,478 | 1,931,040 | 2,541,278 | 1,178,785 |
| O.D. | | 12 | 1,981 | 49,751 | 12,915 | | 29 | 1,350 | 45,566 | 46,743 | 17,742 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,717,862 | 9,888,953 | 1,196,527 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,224,979 | -2,417,279 | 5,064 | |
| TOTAL LOSSES | 2,492,883 | 7,471,674 | 1,201,591 | |
| EXPECTED LOSSES | 6,523,170 | 6,898,850 | 1,297,804 | |
| CREDIBILITY | .10 | .29 | .45 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .438 | 1.313 | .211 | 1.962 |
| INDICATED (POST-TEST) | .557 | 1.669 | .268 | 2.494 |
| PRES. ON RATE LEVEL | 1.157 | 1.224 | .230 | 2.611 |
| DERIVED BY FORMULA | 1.097 | 1.353 | .247 | 2.697 |
| UNDERLYING PRES. RATE | 1.146 | 1.212 | .228 | 2.586 |
| PROPOSED | 1.062 | 1.310 | .239 | 2.611 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.704 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.70 | MINIMUM PREMIUM | |
| MAN. RATES | 2.71 | 2.53 | 2.68 | + 2.70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 16,890 | 95,173 | .563 | | | | | | 3 | 3 |
| 2011 | 17,213 | 142,778 | .829 | | | | | | 5 | 5 |
| 2012 | 18,912 | 127,214 | .672 | | | | | 1 | 2 | 3 |
| 2013 | 18,707 | 184,323 | .985 | | | | | 1 | 3 | 4 |
| 2014 | 18,826 | 88,543 | .470 | | | | | | 2 | 2 |
| TOTAL | 90,548 | 638,031 | .705 | | | | | | 2 | 15 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 45,417 | | | | | 37,658 | 12,098 |
| 2011 | | | | | 54,698 | | | | | 79,603 | 8,477 |
| 2012 | | | | 47,968 | 6,073 | | | | 4,434 | 38,498 | 30,241 |
| 2013 | | | | 108,703 | 2,880 | | | | 53,385 | 10,975 | 8,380 |
| 2014 | | | | | 6,939 | | | | | 67,861 | 13,743 |
| TOTAL | | | | 156,671 | 116,007 | | | | 57,819 | 234,595 | 72,939 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|---------------|----------------|----------------|------------|--------------|---------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 66,763 | | | | | 53,060 | 11,953 |
| 2011 | | 22 | 1,382 | 868 | 77,779 | | 51 | 1,150 | 1,208 | 104,978 | 8,231 |
| 2012 | | 225 | 10,155 | 59,320 | 8,826 | | 106 | 3,229 | 6,993 | 45,036 | 29,848 |
| 2013 | 11 | 719 | 61,217 | 117,961 | 11,246 | 117 | 883 | 32,871 | 51,892 | 15,165 | 8,212 |
| 2014 | 1 | 99 | 5,945 | 3,547 | 6,336 | 54 | 1,253 | 30,687 | 19,935 | 48,778 | 13,551 |
| TOTAL | 12 | 1,065 | 78,699 | 181,696 | 170,950 | 171 | 2,293 | 67,937 | 80,028 | 267,017 | 71,795 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 150,177 | 699,691 | 71,795 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -369,368 | -166,480 | 420 | |
| TOTAL LOSSES | | 533,211 | 72,215 | |
| EXPECTED LOSSES | 744,306 | 472,662 | 111,375 | |
| CREDIBILITY | .03 | .08 | .13 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .589 | .080 | .669 |
| INDICATED (POST-TEST) | .000 | .749 | .102 | .851 |
| PRES. ON RATE LEVEL | .830 | .527 | .124 | 1.481 |
| DERIVED BY FORMULA | .805 | .545 | .121 | 1.471 |
| UNDERLYING PRES. RATE | .822 | .522 | .123 | 1.467 |
| PROPOSED | .805 | .545 | .121 | 1.471 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | 1.52 | MINIMUM PREMIUM |
| MAN. RATES | 1.58 | 1.43 | 1.52 | + 1.52 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 136,736 | 377,056 | .275 | | | | 1 | 11 | 12 |
| 2011 | 142,197 | 765,356 | .538 | | | 1 | 4 | 6 | 11 |
| 2012 | 120,363 | 1,062,077 | .882 | | | 2 | 6 | 16 | 24 |
| 2013 | 123,047 | 486,038 | .395 | | | | 1 | 12 | 13 |
| 2014 | 134,182 | 495,869 | .369 | | | | | 9 | 9 |
| TOTAL | 656,525 | 3,186,396 | .485 | | | 3 | 12 | 54 | 69 |
| O.D. | | 7,416 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 56,877 | 29,297 | | | | 34,733 | 132,681 | 123,468 |
| 2011 | | | 231,093 | 114,898 | 146,999 | | | 64,427 | 37,310 | 97,686 | 72,943 |
| 2012 | | | 460,789 | 132,833 | 76,820 | | | 92,516 | 75,205 | 140,833 | 83,081 |
| 2013 | | | | 24,832 | 107,754 | | | | 12,016 | 155,112 | 186,324 |
| 2014 | | | | | 222,184 | | | | | 148,452 | 125,233 |
| TOTAL | | | 691,882 | 329,440 | 583,054 | | | 156,943 | 159,264 | 674,764 | 591,049 |
| O.D. | | | | | | | | | | | 7,416 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 79,628 | 43,066 | | | | 49,633 | 186,948 | 121,986 |
| 2011 | | 2,245 | 317,446 | 154,490 | 214,235 | | 3,746 | 135,595 | 48,023 | 130,309 | 70,828 |
| 2012 | 109 | 5,117 | 617,694 | 177,722 | 116,371 | 1,127 | 4,669 | 207,928 | 95,976 | 170,053 | 82,001 |
| 2013 | 6 | 544 | 40,664 | 42,144 | 121,331 | 101 | 732 | 30,844 | 28,622 | 163,642 | 182,598 |
| 2014 | 29 | 3,298 | 190,422 | 113,665 | 202,866 | 115 | 2,742 | 67,127 | 43,609 | 106,703 | 123,480 |
| TOTAL | 144 | 11,204 | 1,166,226 | 567,649 | 697,869 | 1,343 | 11,889 | 441,494 | 265,863 | 757,655 | 580,893 |
| O.D. | | | | | | | | | | | 7,324 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 1,632,300 | 2,289,036 | 588,217 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,214,092 | -736,157 | 2,359 | | | |
| TOTAL LOSSES | 418,208 | 1,552,879 | 590,576 | | | |
| EXPECTED LOSSES | 2,416,012 | 2,074,620 | 643,394 | | | |
| CREDIBILITY | .11 | .32 | .50 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .064 | .237 | .090 | .391 | | |
| INDICATED (POST-TEST) | .081 | .301 | .114 | .496 | | |
| PRES. ON RATE LEVEL | .372 | .319 | .099 | .790 | | |
| DERIVED BY FORMULA | .340 | .313 | .107 | .760 | | |
| UNDERLYING PRES. RATE | .368 | .316 | .098 | .782 | | |
| PROPOSED | .340 | .313 | .107 | .760 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .787 |
| IND. RATES | | | | .79 | MINIMUM PREMIUM | |
| MAN. RATES | .85 | .76 | .81 | + .79 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,214,552 | 23,016,843 | 1.895 | 1 | 1 | 38 | 87 | 328 | 455 |
| 2011 | 1,311,941 | 21,807,091 | 1.662 | 1 | | 27 | 97 | 357 | 482 |
| 2012 | 1,334,808 | 22,459,809 | 1.682 | 1 | | 30 | 90 | 358 | 479 |
| 2013 | 1,352,881 | 26,155,246 | 1.933 | 3 | | 28 | 89 | 297 | 417 |
| 2014 | 1,360,557 | 15,452,142 | 1.135 | 1 | | 7 | 55 | 309 | 372 |
| TOTAL | 6,574,739 | 108,891,131 | 1.656 | 7 | 1 | 130 | 418 | 1649 | 2205 |
| O.D. | | 795,071 | .012 | | | 1 | 3 | 11 | 15 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|--------------|-------------------|-------------------|-------------------|---------------|---------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 327,597 | 9,244 | 6,752,061 | 2,734,811 | 2,261,631 | 3,374 | 10,717 | 3,872,243 | 2,043,237 | 2,652,314 | 2,349,614 |
| 2011 | 482,295 | | 5,078,511 | 2,641,903 | 2,348,890 | 231 | | 2,936,859 | 2,470,121 | 3,335,906 | 2,512,375 |
| 2012 | 3,000 | | 5,763,868 | 3,239,109 | 2,848,659 | | | 2,615,995 | 2,352,634 | 3,312,886 | 2,323,658 |
| 2013 | 1,567,018 | | 5,887,523 | 3,130,672 | 2,526,875 | 23,455 | | 3,512,533 | 3,252,879 | 4,177,407 | 2,076,884 |
| 2014 | 673 | | 1,219,115 | 2,148,594 | 2,911,837 | 500 | | 436,828 | 1,684,224 | 4,978,855 | 2,071,516 |
| TOTAL | 2,380,583 | 9,244 | 24,701,078 | 13,895,089 | 12,897,892 | 27,560 | 10,717 | 13,374,458 | 11,803,095 | 18,457,368 | 11,334,047 |
| O.D. | | | 440,000 | 103,233 | 86,834 | | | 280 | 40,923 | 57,865 | 65,936 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 508,431 | 16,815 | 8,815,520 | 3,828,738 | 3,324,589 | 11,026 | 23,995 | 7,354,008 | 2,919,787 | 3,737,109 | 2,321,419 |
| 2011 | 670,996 | 47,473 | 6,751,875 | 3,533,341 | 3,452,954 | 306 | 149,868 | 5,521,306 | 3,111,943 | 4,471,582 | 2,439,516 |
| 2012 | 4,987 | 73,557 | 8,172,731 | 4,266,408 | 3,822,615 | 30,859 | 130,232 | 5,730,730 | 2,933,859 | 4,032,667 | 2,293,450 |
| 2013 | 2,154,376 | 80,294 | 9,108,547 | 4,058,641 | 3,449,031 | 80,724 | 172,415 | 7,900,202 | 3,771,841 | 4,728,906 | 2,035,346 |
| 2014 | 2,617 | 106,291 | 6,087,126 | 3,470,336 | 3,132,732 | 8,658 | 302,264 | 4,537,410 | 2,556,261 | 3,803,838 | 2,042,515 |
| TOTAL | 3,341,407 | 324,430 | 38,935,799 | 19,157,464 | 17,181,921 | 131,573 | 778,774 | 31,043,656 | 15,293,691 | 20,774,102 | 11,132,246 |
| O.D. | | 4,597 | 605,913 | 131,662 | 133,348 | 3 | 487 | 11,594 | 48,373 | 76,012 | 64,866 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 75,178,233 | 72,796,573 | 11,197,112 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -30,320,182 | -22,815,475 | 56,934 | |
| TOTAL LOSSES | 44,858,051 | 49,981,098 | 11,254,046 | |
| EXPECTED LOSSES | 61,013,578 | 64,695,432 | 15,187,647 | |
| CREDIBILITY | .50 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .682 | .760 | .171 | 1.613 |
| INDICATED (POST-TEST) | .867 | .966 | .217 | 2.050 |
| PRES. ON RATE LEVEL | .937 | .994 | .233 | 2.164 |
| DERIVED BY FORMULA | .902 | .966 | .217 | 2.085 |
| UNDERLYING PRES. RATE | .928 | .984 | .231 | 2.143 |
| PROPOSED | .902 | .966 | .217 | 2.085 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.159 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.16 | MINIMUM PREMIUM | |
| MAN. RATES | 2.21 | 2.09 | 2.22 | + 2.16 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 249,855 | 5,767,107 | 2.308 | | | 10 | 26 | 111 | 147 |
| 2011 | 274,338 | 3,755,776 | 1.369 | | | 3 | 33 | 65 | 101 |
| 2012 | 263,805 | 4,972,491 | 1.884 | | 1 | 4 | 20 | 87 | 112 |
| 2013 | 287,456 | 5,593,957 | 1.946 | | | 9 | 29 | 63 | 101 |
| 2014 | 283,356 | 3,893,700 | 1.374 | | | 2 | 7 | 72 | 81 |
| TOTAL | 1,358,810 | 23,983,031 | 1.765 | | 1 | 28 | 115 | 398 | 542 |
| O.D. | | 159,254 | .011 | | | | 2 | 1 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,639,770 | 559,263 | 1,358,281 | | | 518,421 | 343,343 | 963,346 | 384,683 |
| 2011 | | | 513,984 | 751,883 | 701,618 | | | 171,478 | 480,102 | 764,296 | 372,415 |
| 2012 | 470,607 | | 604,767 | 709,894 | 1,061,375 | 272 | | 192,631 | 598,563 | 967,333 | 367,049 |
| 2013 | | | 1,378,536 | 1,060,049 | 450,519 | | | 1,109,677 | 465,503 | 652,147 | 477,526 |
| 2014 | | | 261,655 | 221,387 | 1,076,946 | | | 92,751 | 167,963 | 1,433,908 | 639,090 |
| TOTAL | 470,607 | | 4,398,712 | 3,302,476 | 4,648,739 | 272 | | 2,084,958 | 2,055,474 | 4,781,030 | 2,240,763 |
| O.D. | | | | 105,017 | 36,000 | | | | | 3,000 | 15,237 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,251,405 | 782,970 | 1,996,674 | | | 1,174,742 | 490,637 | 1,357,350 | 380,067 |
| 2011 | | 5,230 | 746,532 | 1,000,388 | 1,014,295 | | 10,266 | 402,022 | 602,721 | 1,016,827 | 361,615 |
| 2012 | 568,396 | 10,464 | 1,002,392 | 944,757 | 1,350,166 | 3,249 | 15,740 | 579,667 | 736,545 | 1,155,102 | 362,277 |
| 2013 | 513 | 20,871 | 2,334,044 | 1,286,468 | 678,819 | 11,789 | 48,959 | 2,351,600 | 598,027 | 785,499 | 467,975 |
| 2014 | 393 | 25,531 | 1,431,108 | 770,236 | 1,048,734 | 1,716 | 56,907 | 955,782 | 535,820 | 1,057,813 | 630,143 |
| TOTAL | 569,302 | 62,096 | 7,765,481 | 4,784,819 | 6,088,688 | 16,754 | 131,872 | 5,463,813 | 2,963,750 | 5,372,591 | 2,202,077 |
| O.D. | 5 | 1,005 | 51,596 | 147,749 | 35,785 | 2 | 53 | 1,356 | 882 | 2,157 | 14,942 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,063,335 | 19,396,421 | 2,217,019 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,997,315 | -5,276,122 | 9,738 | | | |
| TOTAL LOSSES | 7,066,020 | 14,120,299 | 2,226,757 | | | |
| EXPECTED LOSSES | 14,063,684 | 14,960,499 | 2,581,739 | | | |
| CREDIBILITY | .18 | .51 | .80 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .520 | 1.039 | .164 | 1.723 | | |
| INDICATED (POST-TEST) | .661 | 1.321 | .208 | 2.190 | | |
| PRES. ON RATE LEVEL | 1.045 | 1.112 | .191 | 2.348 | | |
| DERIVED BY FORMULA | .976 | 1.219 | .205 | 2.400 | | |
| UNDERLYING PRES. RATE | 1.035 | 1.101 | .190 | 2.326 | | |
| PROPOSED | .955 | 1.193 | .200 | 2.348 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.432 |
| IND. RATES | | | | 2.43 | MINIMUM PREMIUM | |
| MAN. RATES | 2.43 | 2.27 | 2.41 | + 2.43 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 47,406 | 1,455,719 | 3.070 | | | 4 | 4 | 10 | 18 |
| 2011 | 50,004 | 768,458 | 1.536 | | | | 5 | 21 | 26 |
| 2012 | 48,922 | 1,386,073 | 2.833 | | | 1 | 4 | 19 | 24 |
| 2013 | 45,664 | 615,213 | 1.347 | | | | 3 | 13 | 16 |
| 2014 | 45,846 | 784,914 | 1.712 | | | | 4 | 16 | 20 |
| TOTAL | 237,842 | 5,010,377 | 2.107 | | | 5 | 20 | 79 | 104 |
| O.D. | | 14,791 | .006 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 862,522 | 23,210 | 52,692 | | | 354,791 | 20,857 | 52,950 | 88,697 |
| 2011 | | | | 237,005 | 103,274 | | | | 120,274 | 153,664 | 154,241 |
| 2012 | | | 198,237 | 128,401 | 145,894 | | | 426,417 | 152,657 | 242,350 | 92,117 |
| 2013 | | | | 12,986 | 300,277 | | | | 25,754 | 198,682 | 77,514 |
| 2014 | | | | 238,651 | 80,573 | | | | 217,634 | 184,499 | 63,557 |
| TOTAL | | | 1,060,759 | 640,253 | 682,710 | | | 781,208 | 537,176 | 832,145 | 476,126 |
| O.D. | | | | 10,000 | | | | | | | 4,791 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,184,242 | 32,495 | 77,456 | | | 803,957 | 29,805 | 74,605 | 87,633 |
| 2011 | | 88 | 17,419 | 312,419 | 149,252 | | 91 | 12,900 | 149,915 | 204,212 | 149,768 |
| 2012 | 44 | 2,532 | 270,410 | 169,964 | 190,369 | 4,797 | 17,404 | 822,853 | 199,986 | 301,728 | 90,919 |
| 2013 | 11 | 1,125 | 82,043 | 56,658 | 333,941 | 155 | 1,101 | 45,569 | 46,506 | 210,317 | 75,964 |
| 2014 | 56 | 5,113 | 330,577 | 246,104 | 109,731 | 516 | 19,735 | 287,725 | 189,188 | 156,311 | 62,667 |
| TOTAL | 111 | 8,858 | 1,884,691 | 817,640 | 860,749 | 5,468 | 38,331 | 1,973,004 | 615,400 | 947,173 | 466,951 |
| O.D. | 2 | 161 | 10,960 | 8,586 | 1,512 | | | | | | 4,727 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,921,586 | 3,251,060 | 471,678 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,806,615 | -800,993 | 1,939 | |
| TOTAL LOSSES | 2,114,971 | 2,450,067 | 473,617 | |
| EXPECTED LOSSES | 3,608,064 | 2,254,743 | 542,280 | |
| CREDIBILITY | .05 | .16 | .25 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .889 | 1.030 | .199 | 2.118 |
| INDICATED (POST-TEST) | 1.130 | 1.309 | .253 | 2.692 |
| PRES. ON RATE LEVEL | 1.532 | .957 | .230 | 2.719 |
| DERIVED BY FORMULA | 1.512 | 1.013 | .236 | 2.761 |
| UNDERLYING PRES. RATE | 1.517 | .948 | .228 | 2.693 |
| PROPOSED | 1.489 | .998 | .232 | 2.719 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.82 | MINIMUM PREMIUM | |
| MAN. RATES | 2.84 | 2.63 | 2.79 | + 2.82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 11,369 | 130,275 | 1.145 | | | | | | 7 | 7 |
| 2011 | 11,894 | 134,500 | 1.130 | | | | | | 6 | 6 |
| 2012 | 13,093 | 283,312 | 2.163 | | | | | 1 | 5 | 6 |
| 2013 | 13,588 | 73,405 | .540 | | | | | | 3 | 3 |
| 2014 | 11,792 | 56,394 | .478 | | | | | | 3 | 3 |
| TOTAL | 61,736 | 677,886 | 1.098 | | | | | | 1 | 24 |
| O.D. | | 527 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|--------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 26,511 | | | | | 67,422 | 36,342 |
| 2011 | | | | | 51,498 | | | | | 64,137 | 18,865 |
| 2012 | | | | 72,705 | 34,153 | | | | 8,073 | 129,043 | 39,338 |
| 2013 | | | | | 46,225 | | | | | 17,477 | 9,703 |
| 2014 | | | | | 28,964 | | | | | 18,759 | 8,671 |
| TOTAL | | | | 72,705 | 187,351 | | | | 8,073 | 296,838 | 112,919 |
| O.D. | | | | | | | | | | | 527 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|----------------|----------------|-----------|------------|---------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 38,972 | | | | | 94,998 | 35,906 |
| 2011 | | 20 | 1,300 | 819 | 73,229 | | 41 | 924 | 973 | 84,583 | 18,318 |
| 2012 | | 384 | 17,575 | 91,293 | 44,089 | | 269 | 9,121 | 15,726 | 150,732 | 38,827 |
| 2013 | 2 | 161 | 11,518 | 6,564 | 51,259 | 9 | 59 | 2,687 | 1,940 | 18,344 | 9,509 |
| 2014 | 3 | 433 | 24,825 | 14,820 | 26,447 | 14 | 341 | 8,483 | 5,510 | 13,482 | 8,550 |
| TOTAL | 5 | 998 | 55,218 | 113,496 | 233,996 | 23 | 710 | 21,215 | 24,149 | 362,139 | 111,110 |
| O.D. | | | | | | | | | | | 518 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 78,169 | 733,780 | 111,628 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -531,706 | -342,184 | 447 | |
| TOTAL LOSSES | | 391,596 | 112,075 | |
| EXPECTED LOSSES | 1,067,416 | 966,168 | 123,472 | |
| CREDIBILITY | .02 | .07 | .10 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .634 | .182 | .816 |
| INDICATED (POST-TEST) | .000 | .806 | .231 | 1.037 |
| PRES. ON RATE LEVEL | 1.746 | 1.580 | .202 | 3.528 |
| DERIVED BY FORMULA | 1.711 | 1.526 | .205 | 3.442 |
| UNDERLYING PRES. RATE | 1.729 | 1.565 | .200 | 3.494 |
| PROPOSED | 1.711 | 1.526 | .205 | 3.442 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.565 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.57 | MINIMUM PREMIUM | |
| MAN. RATES | 3.65 | 3.41 | 3.62 | + 3.57 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 316,828 | 1,695,937 | .535 | | | 1 | 5 | 30 | 36 |
| 2011 | 296,804 | 1,757,465 | .592 | | | 2 | 9 | 19 | 30 |
| 2012 | 189,201 | 1,675,084 | .885 | | | 2 | 3 | 22 | 27 |
| 2013 | 223,761 | 1,808,135 | .808 | | | 2 | 6 | 27 | 35 |
| 2014 | 223,388 | 1,533,363 | .686 | | | | 3 | 35 | 38 |
| TOTAL | 1,249,982 | 8,469,984 | .678 | | | 7 | 26 | 133 | 166 |
| O.D. | | 16,642 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 191,367 | 221,373 | 332,482 | | | 214,246 | 229,952 | 285,358 | 221,159 |
| 2011 | | | 608,229 | 302,210 | 137,317 | | | 179,668 | 182,497 | 166,604 | 180,940 |
| 2012 | | | 330,224 | 189,343 | 311,179 | | | 148,206 | 109,199 | 359,910 | 227,023 |
| 2013 | | | 308,543 | 312,213 | 231,140 | | | 190,921 | 150,255 | 377,389 | 237,674 |
| 2014 | | | | 192,028 | 387,626 | | | | 170,514 | 519,421 | 263,774 |
| TOTAL | | | 1,438,363 | 1,217,167 | 1,399,744 | | | 733,041 | 842,417 | 1,708,682 | 1,130,570 |
| O.D. | | | | | 5,328 | | | | | 4,765 | 6,549 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 262,747 | 309,922 | 488,749 | | | 485,481 | 328,601 | 402,071 | 218,505 |
| 2011 | | 5,534 | 791,857 | 402,207 | 208,474 | | 9,758 | 361,802 | 228,441 | 224,707 | 175,693 |
| 2012 | 78 | 4,453 | 484,021 | 257,257 | 401,324 | 1,807 | 7,538 | 337,711 | 147,736 | 428,615 | 224,072 |
| 2013 | 127 | 5,661 | 603,152 | 387,790 | 302,373 | 2,364 | 10,698 | 498,366 | 199,453 | 418,719 | 232,921 |
| 2014 | 85 | 8,916 | 542,654 | 363,167 | 383,022 | 700 | 22,375 | 394,945 | 258,358 | 391,919 | 260,081 |
| TOTAL | 290 | 24,564 | 2,684,431 | 1,720,343 | 1,783,942 | 4,871 | 50,369 | 2,078,305 | 1,162,589 | 1,866,031 | 1,111,272 |
| O.D. | | 17 | 1,327 | 756 | 5,908 | 3 | 15 | 733 | 527 | 5,002 | 6,439 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 4,844,925 | 6,545,098 | 1,117,711 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,093,822 | -1,868,364 | 4,618 | | | |
| TOTAL LOSSES | 2,751,103 | 4,676,734 | 1,122,329 | | | |
| EXPECTED LOSSES | 4,062,441 | 5,174,926 | 1,374,980 | | | |
| CREDIBILITY | .17 | .49 | .76 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .220 | .374 | .090 | .684 | | |
| INDICATED (POST-TEST) | .280 | .475 | .114 | .869 | | |
| PRES. ON RATE LEVEL | .328 | .418 | .111 | .857 | | |
| DERIVED BY FORMULA | .320 | .446 | .113 | .879 | | |
| UNDERLYING PRES. RATE | .325 | .414 | .110 | .849 | | |
| PROPOSED | .316 | .441 | .112 | .869 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .900 |
| IND. RATES | | | | .90 | MINIMUM PREMIUM | |
| MAN. RATES | .83 | .83 | .88 | + .90 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 143,376 | 1,475,851 | 1.029 | | | 2 | 4 | 20 | 26 |
| 2011 | 148,686 | 616,025 | .414 | | | | 4 | 21 | 25 |
| 2012 | 166,821 | 1,103,767 | .661 | | | 1 | 2 | 17 | 20 |
| 2013 | 154,089 | 1,510,431 | .980 | | | 2 | 2 | 12 | 16 |
| 2014 | 193,897 | 959,609 | .494 | | | 2 | | 11 | 13 |
| TOTAL | 806,869 | 5,665,683 | .702 | | | 7 | 12 | 81 | 100 |
| O.D. | | 6,828 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 289,952 | 204,453 | 297,389 | | | 141,538 | 97,791 | 278,157 | 166,571 |
| 2011 | | | | 116,475 | 116,071 | | | | 45,730 | 177,407 | 160,342 |
| 2012 | | | 273,703 | 137,721 | 130,328 | | | 176,998 | 125,062 | 135,861 | 124,094 |
| 2013 | | | 455,858 | 193,899 | 131,929 | | | 91,179 | 216,066 | 250,677 | 170,823 |
| 2014 | | | 387,589 | | 203,445 | | | 39,657 | | 216,793 | 112,125 |
| TOTAL | | | 1,407,102 | 652,548 | 879,162 | | | 449,372 | 484,649 | 1,058,895 | 733,955 |
| O.D. | | | | | 3,555 | | | | | 293 | 2,980 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 398,104 | 286,233 | 437,162 | | | 320,726 | 139,743 | 391,925 | 164,572 |
| 2011 | | 62 | 10,210 | 154,574 | 166,223 | | 116 | 6,622 | 58,804 | 234,557 | 155,692 |
| 2012 | 65 | 3,425 | 386,134 | 182,565 | 175,034 | 2,159 | 8,516 | 385,756 | 155,446 | 168,948 | 122,481 |
| 2013 | 159 | 5,910 | 690,114 | 254,056 | 194,562 | 1,463 | 7,634 | 333,118 | 240,058 | 283,762 | 167,407 |
| 2014 | 343 | 11,836 | 567,620 | 147,334 | 232,968 | 309 | 11,649 | 162,031 | 68,140 | 159,612 | 110,555 |
| TOTAL | 567 | 21,233 | 2,052,182 | 1,024,762 | 1,205,949 | 3,931 | 27,915 | 1,208,253 | 662,191 | 1,238,804 | 720,707 |
| O.D. | | 2 | 90 | 57 | 5,054 | | | 4 | 4 | 387 | 2,942 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 3,314,177 | 4,137,208 | 723,649 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,421,114 | -1,105,762 | 3,796 | | | |
| TOTAL LOSSES | 1,893,063 | 3,031,446 | 727,445 | | | |
| EXPECTED LOSSES | 2,896,660 | 3,179,064 | 935,968 | | | |
| CREDIBILITY | .12 | .36 | .57 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .235 | .376 | .090 | .701 | | |
| INDICATED (POST-TEST) | .299 | .478 | .114 | .891 | | |
| PRES. ON RATE LEVEL | .362 | .398 | .117 | .877 | | |
| DERIVED BY FORMULA | .354 | .427 | .115 | .896 | | |
| UNDERLYING PRES. RATE | .359 | .394 | .116 | .869 | | |
| PROPOSED | .352 | .425 | .114 | .891 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .922 |
| IND. RATES | | | | .92 | MINIMUM PREMIUM | |
| MAN. RATES | .89 | .85 | .90 | + .92 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 145,635 | 2,093,044 | 1.437 | | | 1 | 17 | 24 | 42 |
| 2011 | 158,408 | 3,229,042 | 2.038 | | | 6 | 16 | 34 | 56 |
| 2012 | 153,467 | 3,243,011 | 2.113 | | | 3 | 34 | 45 | 82 |
| 2013 | 163,101 | 2,844,158 | 1.743 | | | 1 | 54 | 26 | 81 |
| 2014 | 170,656 | 2,454,185 | 1.438 | | | | 4 | 72 | 76 |
| TOTAL | 791,267 | 13,863,440 | 1.752 | | | 11 | 125 | 201 | 337 |
| O.D. | | 1,647 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 114,230 | 289,868 | 260,173 | | | 50,142 | 533,510 | 660,394 | 184,727 |
| 2011 | | | 832,276 | 503,160 | 266,811 | | | 488,069 | 627,734 | 308,075 | 202,917 |
| 2012 | | | 478,418 | 713,967 | 385,987 | | | 385,246 | 595,271 | 341,086 | 343,036 |
| 2013 | | | 132,715 | 600,728 | 255,523 | | | 33,195 | 1,069,829 | 447,314 | 304,854 |
| 2014 | | | | 212,333 | 589,653 | | | | 77,094 | 1,282,415 | 292,690 |
| TOTAL | | | 1,557,639 | 2,320,056 | 1,758,147 | | | 956,652 | 2,903,438 | 3,039,284 | 1,328,224 |
| O.D. | | | | | | | | | | | 1,647 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 156,838 | 405,815 | 382,453 | | | 113,622 | 762,387 | 930,495 | 182,510 |
| 2011 | | 7,998 | 1,142,221 | 669,393 | 399,058 | | 28,099 | 1,051,663 | 780,672 | 422,016 | 197,032 |
| 2012 | 113 | 8,386 | 783,718 | 909,797 | 514,005 | 4,693 | 22,361 | 922,166 | 707,963 | 431,674 | 338,577 |
| 2013 | 106 | 6,009 | 557,892 | 693,379 | 337,719 | 2,785 | 19,664 | 754,874 | 1,067,807 | 544,675 | 298,757 |
| 2014 | 109 | 12,252 | 738,071 | 483,951 | 570,576 | 1,128 | 29,452 | 652,252 | 424,559 | 930,196 | 288,592 |
| TOTAL | 328 | 34,645 | 3,378,740 | 3,162,335 | 2,203,811 | 8,606 | 99,576 | 3,494,577 | 3,743,388 | 3,259,056 | 1,305,468 |
| O.D. | | | | | | | | | | | 1,627 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,016,472 | 12,368,590 | 1,307,095 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,699,112 | -3,000,571 | 5,883 | | | |
| TOTAL LOSSES | 4,317,360 | 9,368,019 | 1,312,978 | | | |
| EXPECTED LOSSES | 5,436,004 | 8,529,858 | 1,535,059 | | | |
| CREDIBILITY | .12 | .36 | .56 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .546 | 1.184 | .166 | 1.896 | | |
| INDICATED (POST-TEST) | .694 | 1.505 | .211 | 2.410 | | |
| PRES. ON RATE LEVEL | .694 | 1.088 | .196 | 1.978 | | |
| DERIVED BY FORMULA | .694 | 1.238 | .204 | 2.136 | | |
| UNDERLYING PRES. RATE | .687 | 1.078 | .194 | 1.959 | | |
| PROPOSED | .694 | 1.238 | .204 | 2.136 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.212 |
| IND. RATES | | | | 2.21 | MINIMUM PREMIUM | |
| MAN. RATES | 1.82 | 1.91 | 2.03 | + 2.21 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 145,936 | 1,607,581 | 1.101 | | | 2 | 15 | 17 | 34 |
| 2011 | 210,184 | 3,537,087 | 1.682 | | | 8 | 13 | 29 | 50 |
| 2012 | 185,838 | 4,374,626 | 2.353 | | | 7 | 9 | 32 | 48 |
| 2013 | 162,570 | 2,083,290 | 1.281 | | | 1 | 12 | 28 | 41 |
| 2014 | 226,073 | 2,164,178 | .957 | | 1 | 1 | 10 | 53 | 65 |
| TOTAL | 930,601 | 13,766,762 | 1.479 | | 1 | 19 | 59 | 159 | 238 |
| O.D. | | 431 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|------------------|------------------|------------------|---------|------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 562,852 | 203,873 | 97,769 | | | 140,134 | 162,386 | 226,936 | 213,631 |
| 2011 | | | 1,397,892 | 429,229 | 220,083 | | | 528,951 | 263,153 | 375,848 | 321,931 |
| 2012 | | | 1,748,259 | 319,882 | 147,649 | | | 1,450,459 | 173,167 | 272,285 | 262,925 |
| 2013 | | | 136,633 | 364,778 | 514,198 | | | 76,720 | 315,784 | 362,404 | 312,773 |
| 2014 | | 70,000 | 139,871 | 86,227 | 578,683 | | 695 | 71,620 | 90,821 | 772,508 | 353,753 |
| TOTAL | | 70,000 | 3,985,507 | 1,403,989 | 1,558,382 | | 695 | 2,267,884 | 1,005,311 | 2,009,981 | 1,465,013 |
| O.D. | | | | | | | | | | | 431 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 772,796 | 285,422 | 143,719 | | | 317,544 | 232,050 | 319,752 | 211,067 |
| 2011 | | 13,247 | 1,886,726 | 575,363 | 341,774 | | 30,477 | 1,103,304 | 334,814 | 507,295 | 312,595 |
| 2012 | 354 | 15,895 | 1,963,308 | 434,235 | 249,087 | 9,605 | 33,044 | 1,604,381 | 239,013 | 351,339 | 259,507 |
| 2013 | 98 | 5,410 | 495,781 | 475,147 | 607,385 | 1,592 | 9,070 | 381,832 | 345,996 | 406,928 | 306,518 |
| 2014 | 205 | 114,557 | 746,536 | 387,238 | 559,744 | 1,005 | 36,899 | 550,300 | 291,289 | 571,991 | 348,800 |
| TOTAL | 657 | 149,109 | 5,865,147 | 2,157,405 | 1,901,709 | 12,202 | 109,490 | 3,957,361 | 1,443,162 | 2,157,305 | 1,438,487 |
| O.D. | | | | | | | | | | | 422 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 10,093,966 | 7,659,581 | 1,438,909 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,427,556 | -2,105,304 | 7,893 | |
| TOTAL LOSSES | 6,666,410 | 5,554,277 | 1,446,802 | |
| EXPECTED LOSSES | 7,007,426 | 6,048,907 | 1,944,956 | |
| CREDIBILITY | .14 | .40 | .62 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .716 | .597 | .155 | 1.468 |
| INDICATED (POST-TEST) | .910 | .759 | .197 | 1.866 |
| PRES. ON RATE LEVEL | .760 | .656 | .211 | 1.627 |
| DERIVED BY FORMULA | .781 | .697 | .202 | 1.680 |
| UNDERLYING PRES. RATE | .753 | .650 | .209 | 1.612 |
| PROPOSED | .781 | .697 | .202 | 1.680 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.740 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.74 | MINIMUM PREMIUM | |
| MAN. RATES | 1.64 | 1.57 | 1.67 | + 1.74 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 266,216 | 2,946,049 | 1.106 | | | 1 | 59 | 28 | 88 |
| 2011 | 275,541 | 4,196,166 | 1.522 | | | 5 | 59 | 26 | 90 |
| 2012 | 316,201 | 2,852,521 | .902 | | | 1 | 37 | 26 | 64 |
| 2013 | 311,310 | 2,439,635 | .783 | | | 1 | 34 | 32 | 67 |
| 2014 | 324,349 | 2,245,997 | .692 | | | | 1 | 42 | 43 |
| TOTAL | 1,493,617 | 14,680,368 | .983 | | | 8 | 190 | 154 | 352 |
| O.D. | | 26,297 | .001 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 168,490 | 899,388 | 504,342 | | | 55,902 | 718,405 | 335,922 | 263,600 |
| 2011 | | | 1,163,334 | 905,722 | 272,120 | | | 426,618 | 968,837 | 255,259 | 204,276 |
| 2012 | | | 289,777 | 808,450 | 202,659 | | | 88,622 | 757,181 | 504,502 | 201,330 |
| 2013 | | | 129,791 | 655,795 | 293,775 | | | 157,217 | 635,414 | 336,592 | 231,051 |
| 2014 | | | | 21,375 | 610,407 | | | | 4,422 | 1,326,883 | 282,910 |
| TOTAL | | | 1,751,392 | 3,290,730 | 1,883,303 | | | 728,359 | 3,084,259 | 2,759,158 | 1,183,167 |
| O.D. | | | | 15,842 | | | | | 10,000 | | 455 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 231,337 | 1,259,143 | 741,383 | | | 126,674 | 1,026,600 | 473,315 | 260,437 |
| 2011 | | 11,168 | 1,606,674 | 1,199,492 | 416,492 | | 24,545 | 956,361 | 1,197,704 | 355,839 | 198,352 |
| 2012 | 69 | 6,741 | 547,362 | 1,011,708 | 283,579 | 1,079 | 12,902 | 389,342 | 889,671 | 617,219 | 198,713 |
| 2013 | 106 | 6,489 | 594,569 | 758,182 | 384,003 | 3,027 | 16,970 | 713,243 | 652,833 | 406,810 | 226,430 |
| 2014 | 81 | 9,384 | 546,591 | 330,626 | 560,587 | 1,037 | 24,826 | 604,177 | 392,551 | 954,251 | 278,949 |
| TOTAL | 256 | 33,782 | 3,526,533 | 4,559,151 | 2,386,044 | 5,143 | 79,243 | 2,789,797 | 4,159,359 | 2,807,434 | 1,162,881 |
| O.D. | 2 | 104 | 8,817 | 17,131 | 1,173 | 22 | 158 | 5,842 | 9,493 | 682 | 449 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,449,699 | 13,940,467 | 1,163,330 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,653,689 | -4,377,054 | 5,537 | |
| TOTAL LOSSES | 796,010 | 9,563,413 | 1,168,867 | |
| EXPECTED LOSSES | 11,456,043 | 12,486,639 | 1,433,872 | |
| CREDIBILITY | .19 | .55 | .86 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .053 | .640 | .078 | .771 |
| INDICATED (POST-TEST) | .067 | .813 | .099 | .979 |
| PRES. ON RATE LEVEL | .774 | .844 | .097 | 1.715 |
| DERIVED BY FORMULA | .640 | .827 | .099 | 1.566 |
| UNDERLYING PRES. RATE | .767 | .836 | .096 | 1.699 |
| PROPOSED | .640 | .827 | .099 | 1.566 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.622 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.62 | MINIMUM PREMIUM | |
| MAN. RATES | 1.82 | 1.66 | 1.76 | + 1.62 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 68,004 | 1,223,396 | 1.799 | | | 4 | 3 | 11 | 18 |
| 2011 | 74,111 | 301,744 | .407 | | | | 2 | 8 | 10 |
| 2012 | 77,839 | 157,287 | .202 | | | | 1 | 5 | 6 |
| 2013 | 66,939 | 129,802 | .193 | | | | 1 | 4 | 5 |
| 2014 | 82,175 | 391,443 | .476 | | | | 2 | 11 | 13 |
| TOTAL | 369,068 | 2,203,672 | .597 | | | 4 | 9 | 39 | 52 |
| O.D. | | 9,617 | .002 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 557,647 | 181,757 | 59,019 | | | 211,129 | 37,482 | 119,022 | 57,340 |
| 2011 | | | | 84,427 | 54,424 | | | | 31,445 | 68,467 | 62,981 |
| 2012 | | | | 713 | 23,711 | | | | 6,703 | 68,225 | 57,935 |
| 2013 | | | | 7,591 | 10,003 | | | | 922 | 15,612 | 95,674 |
| 2014 | | | | 17,247 | 124,337 | | | | 9,381 | 162,950 | 77,528 |
| TOTAL | | | 557,647 | 291,735 | 271,494 | | | 211,129 | 85,933 | 434,276 | 351,458 |
| O.D. | | | | | 1,710 | | | | | 6,913 | 994 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 765,649 | 254,460 | 86,758 | | | 478,419 | 53,561 | 167,701 | 56,652 |
| 2011 | | 36 | 6,652 | 111,572 | 78,245 | | 44 | 3,778 | 39,623 | 90,699 | 61,155 |
| 2012 | | 33 | 2,221 | 2,180 | 29,205 | | 171 | 5,428 | 11,080 | 79,776 | 57,182 |
| 2013 | | 84 | 6,717 | 9,628 | 11,657 | 12 | 70 | 2,939 | 2,609 | 16,455 | 93,761 |
| 2014 | 18 | 2,126 | 125,468 | 78,412 | 116,140 | 143 | 3,705 | 82,489 | 53,684 | 118,144 | 76,443 |
| TOTAL | 18 | 2,279 | 906,707 | 456,252 | 322,005 | 155 | 3,990 | 573,053 | 160,557 | 472,775 | 345,193 |
| O.D. | | 24 | 1,464 | 873 | 1,561 | 5 | 124 | 3,128 | 2,032 | 4,968 | 982 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,490,947 | 1,421,023 | 346,175 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,011,560 | -608,240 | 1,895 | |
| TOTAL LOSSES | 479,387 | 812,783 | 348,070 | |
| EXPECTED LOSSES | 2,048,326 | 1,734,620 | 490,861 | |
| CREDIBILITY | .07 | .22 | .34 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .130 | .220 | .094 | .444 |
| INDICATED (POST-TEST) | .165 | .280 | .119 | .564 |
| PRES. ON RATE LEVEL | .560 | .475 | .134 | 1.169 |
| DERIVED BY FORMULA | .532 | .432 | .129 | 1.093 |
| UNDERLYING PRES. RATE | .555 | .470 | .133 | 1.158 |
| PROPOSED | .532 | .432 | .129 | 1.093 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.132 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.13 | MINIMUM PREMIUM | |
| MAN. RATES | 1.21 | 1.13 | 1.20 | + 1.13 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 61,639 | 941,465 | 1.527 | | | 2 | 1 | 12 | 15 |
| 2011 | 67,289 | 686,753 | 1.020 | | | | 3 | 18 | 21 |
| 2012 | 58,656 | 295,666 | .504 | | | | 4 | 8 | 12 |
| 2013 | 54,403 | 482,405 | .886 | | | | 3 | 7 | 10 |
| 2014 | 53,305 | 483,727 | .907 | | | | 2 | 14 | 16 |
| TOTAL | 295,292 | 2,890,016 | .979 | | | 2 | 13 | 59 | 74 |
| O.D. | | 10,494 | .003 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 348,352 | 6,741 | 84,123 | | | 280,759 | 4,835 | 106,164 | 110,491 |
| 2011 | | | | 152,592 | 100,199 | | | | 138,785 | 214,581 | 80,596 |
| 2012 | | | | 97,937 | 27,548 | | | | 45,293 | 60,753 | 64,135 |
| 2013 | | | | 28,254 | 171,389 | | | | 48,176 | 164,874 | 69,712 |
| 2014 | | | | 55,086 | 175,229 | | | | 10,159 | 173,718 | 69,535 |
| TOTAL | | | 348,352 | 340,610 | 558,488 | | | 280,759 | 247,248 | 720,090 | 394,469 |
| O.D. | | | | | 4,549 | | | | | 4,458 | 1,487 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 478,287 | 9,437 | 123,662 | | | 636,200 | 6,909 | 149,587 | 109,165 |
| 2011 | | 72 | 12,069 | 201,678 | 144,022 | | 131 | 15,428 | 173,553 | 284,793 | 78,259 |
| 2012 | | 484 | 22,056 | 121,955 | 36,665 | | 606 | 14,577 | 54,585 | 72,374 | 63,301 |
| 2013 | 12 | 770 | 58,426 | 54,882 | 192,148 | 184 | 1,347 | 53,465 | 64,034 | 176,355 | 68,318 |
| 2014 | 34 | 3,508 | 210,547 | 136,946 | 168,343 | 153 | 3,962 | 88,086 | 57,344 | 125,971 | 68,562 |
| TOTAL | 46 | 4,834 | 781,385 | 524,898 | 664,840 | 337 | 6,046 | 807,756 | 356,425 | 809,080 | 387,605 |
| O.D. | | | | | 6,687 | | | | | 6,281 | 1,465 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,600,404 | 2,368,211 | 389,070 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,232,468 | -667,710 | 1,642 | |
| TOTAL LOSSES | 367,936 | 1,700,501 | 390,712 | |
| EXPECTED LOSSES | 2,442,065 | 1,866,245 | 478,373 | |
| CREDIBILITY | .06 | .19 | .29 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .125 | .576 | .132 | .833 |
| INDICATED (POST-TEST) | .159 | .732 | .168 | 1.059 |
| PRES. ON RATE LEVEL | .835 | .638 | .164 | 1.637 |
| DERIVED BY FORMULA | .794 | .656 | .165 | 1.615 |
| UNDERLYING PRES. RATE | .827 | .632 | .162 | 1.621 |
| PROPOSED | .794 | .656 | .165 | 1.615 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.672 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.67 | MINIMUM PREMIUM | |
| MAN. RATES | 1.73 | 1.58 | 1.68 | + 1.67 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 36,663 | 407,461 | 1.111 | | | | | | 8 | 8 |
| 2011 | 30,638 | 159,654 | .521 | | | | | | 6 | 6 |
| 2012 | 29,559 | 173,407 | .586 | | | | | 1 | 1 | 2 |
| 2013 | 33,182 | 495,378 | 1.492 | | | | | 2 | 5 | 7 |
| 2014 | 39,245 | 468,593 | 1.194 | | | | | 2 | 2 | 4 |
| TOTAL | 169,287 | 1,704,493 | 1.007 | | | | | 5 | 22 | 27 |
| O.D. | | 2,606 | .001 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 272,242 | | | | | 102,002 | 33,217 |
| 2011 | | | | | 38,818 | | | | | 83,906 | 36,930 |
| 2012 | | | | 74,948 | 3,027 | | | | 10,996 | 2,949 | 81,487 |
| 2013 | | | | 117,522 | 77,327 | | | | 23,955 | 221,019 | 55,555 |
| 2014 | | | | 165,128 | 2,717 | | | | 226,882 | 21,358 | 52,508 |
| TOTAL | | | | 357,598 | 394,131 | | | | 261,833 | 431,234 | 259,697 |
| O.D. | | | | | | | | | | | 2,606 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 400,195 | | | | | 143,720 | 32,818 |
| 2011 | | 14 | 982 | 618 | 55,198 | | 55 | 1,210 | 1,272 | 110,652 | 35,859 |
| 2012 | | 347 | 15,294 | 92,331 | 5,838 | | 132 | 2,887 | 12,653 | 3,815 | 80,428 |
| 2013 | 15 | 1,036 | 84,673 | 138,060 | 94,453 | 159 | 1,152 | 47,956 | 47,276 | 233,640 | 54,444 |
| 2014 | 30 | 2,768 | 183,283 | 143,152 | 27,506 | 406 | 17,406 | 222,651 | 146,999 | 40,057 | 51,773 |
| TOTAL | 45 | 4,165 | 284,232 | 374,161 | 583,190 | 565 | 18,745 | 274,704 | 208,200 | 531,884 | 255,322 |
| O.D. | | | | | | | | | | | 2,575 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 582,456 | 1,697,435 | 257,897 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -599,044 | -217,454 | 950 | |
| TOTAL LOSSES | | 1,479,981 | 258,847 | |
| EXPECTED LOSSES | 1,198,553 | 619,591 | 240,387 | |
| CREDIBILITY | .04 | .13 | .20 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .874 | .153 | 1.027 |
| INDICATED (POST-TEST) | .000 | 1.111 | .194 | 1.305 |
| PRES. ON RATE LEVEL | .715 | .370 | .143 | 1.228 |
| DERIVED BY FORMULA | .686 | .466 | .153 | 1.305 |
| UNDERLYING PRES. RATE | .708 | .366 | .142 | 1.216 |
| PROPOSED | .686 | .466 | .153 | 1.305 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.351 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.35 | MINIMUM PREMIUM | |
| MAN. RATES | 1.27 | 1.19 | 1.26 | + 1.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 204,056 | 1,602,496 | .785 | | | 3 | 12 | 8 | 23 |
| 2011 | 185,605 | 1,442,060 | .776 | | | 3 | 7 | 9 | 19 |
| 2012 | 177,998 | 1,006,286 | .565 | | | 1 | 8 | 11 | 20 |
| 2013 | 171,756 | 1,365,550 | .795 | | | | 13 | 4 | 17 |
| 2014 | 138,583 | 631,444 | .455 | | | | 2 | 10 | 12 |
| TOTAL | 877,998 | 6,047,836 | .689 | | | 7 | 42 | 42 | 91 |
| O.D. | | 158,303 | .018 | | | | 2 | 3 | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 809,037 | 117,713 | 27,968 | | | 258,050 | 218,315 | 40,641 | 130,772 |
| 2011 | | | 667,950 | 181,958 | 65,041 | | | 181,799 | 104,486 | 80,266 | 160,560 |
| 2012 | | | 192,638 | 264,862 | 64,416 | | | 52,584 | 278,825 | 49,839 | 103,122 |
| 2013 | | | | 207,422 | 52,383 | | | | 899,097 | 54,268 | 152,380 |
| 2014 | | | | 111,091 | 125,418 | | | | 91,807 | 210,529 | 92,599 |
| TOTAL | | | 1,669,625 | 883,046 | 335,226 | | | 492,433 | 1,592,530 | 435,543 | 639,433 |
| O.D. | | | | 67,474 | 12,730 | | | | 38,709 | 32,811 | 6,579 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,110,808 | 164,798 | 41,112 | | | 584,742 | 311,972 | 57,264 | 129,203 |
| 2011 | | 6,310 | 899,068 | 243,946 | 106,024 | | 10,440 | 379,745 | 131,561 | 110,032 | 155,904 |
| 2012 | 47 | 3,141 | 303,049 | 333,495 | 94,308 | 643 | 5,343 | 175,013 | 321,438 | 69,498 | 101,781 |
| 2013 | 20 | 1,434 | 119,640 | 214,544 | 72,275 | 1,531 | 11,631 | 431,339 | 693,507 | 106,369 | 149,332 |
| 2014 | 38 | 3,677 | 229,225 | 159,531 | 131,345 | 322 | 10,763 | 181,392 | 118,794 | 161,325 | 91,303 |
| TOTAL | 105 | 14,562 | 2,661,790 | 1,116,314 | 445,064 | 2,496 | 38,177 | 1,752,231 | 1,577,272 | 504,488 | 627,523 |
| O.D. | | | 107 | 94,531 | 18,425 | | 9 | 324 | 55,613 | 44,805 | 6,466 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,469,801 | 3,856,512 | 633,989 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,369,469 | -1,251,665 | 3,081 | |
| TOTAL LOSSES | 2,100,332 | 2,604,847 | 637,070 | |
| EXPECTED LOSSES | 4,644,608 | 3,468,092 | 957,017 | |
| CREDIBILITY | .13 | .38 | .60 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .239 | .297 | .073 | .609 |
| INDICATED (POST-TEST) | .304 | .377 | .093 | .774 |
| PRES. ON RATE LEVEL | .534 | .399 | .110 | 1.043 |
| DERIVED BY FORMULA | .504 | .391 | .100 | .995 |
| UNDERLYING PRES. RATE | .529 | .395 | .109 | 1.033 |
| PROPOSED | .504 | .391 | .100 | .995 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.030 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.03 | MINIMUM PREMIUM | |
| MAN. RATES | 1.13 | 1.01 | 1.07 | + 1.03 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 49,079 | 430,004 | .876 | | | 1 | 1 | 8 | 10 | |
| 2011 | 43,667 | 105,544 | .241 | | | | | 7 | 7 | |
| 2012 | 40,468 | 307,337 | .759 | | | 1 | | 8 | 9 | |
| 2013 | 40,606 | 75,027 | .184 | | | | | 3 | 3 | |
| 2014 | 30,302 | 95,300 | .314 | | | | | 3 | 3 | |
| TOTAL | 204,122 | 1,013,212 | .496 | | | 2 | 1 | 29 | 32 | |
| O.D. | | 922 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|---------------|----------------|---------|---------|---------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 135,972 | 46,484 | 31,080 | | | 53,149 | 68,254 | 39,471 | 55,594 |
| 2011 | | | | | 26,309 | | | | | 43,196 | 36,039 |
| 2012 | | | 133,241 | | 53,543 | | | 39,793 | | 57,391 | 23,369 |
| 2013 | | | | | 6,333 | | | | | 29,162 | 39,532 |
| 2014 | | | | | 31,153 | | | | | 42,811 | 21,336 |
| TOTAL | | | 269,213 | 46,484 | 148,418 | | | 92,942 | 68,254 | 212,031 | 175,870 |
| O.D. | | | | | | | | | | | 922 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|---------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 186,690 | 65,078 | 45,687 | | | 120,436 | 97,535 | 55,615 | 54,927 |
| 2011 | | 12 | 666 | 421 | 37,412 | | 25 | 623 | 657 | 56,964 | 34,994 |
| 2012 | 32 | 1,350 | 173,658 | 5,882 | 71,141 | 484 | 1,627 | 81,245 | 4,338 | 68,323 | 23,065 |
| 2013 | | 22 | 1,575 | 900 | 7,025 | 17 | 105 | 4,480 | 3,235 | 30,611 | 38,741 |
| 2014 | 4 | 463 | 26,705 | 15,940 | 28,445 | 33 | 792 | 19,354 | 12,575 | 30,772 | 21,037 |
| TOTAL | 36 | 1,847 | 389,294 | 88,221 | 189,710 | 534 | 2,549 | 226,138 | 118,340 | 242,285 | 172,764 |
| O.D. | | | | | | | | | | | 911 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 620,398 | 638,556 | 173,675 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -728,810 | -296,003 | 645 | |
| TOTAL LOSSES | | 342,553 | 174,320 | |
| EXPECTED LOSSES | 1,420,689 | 816,488 | 206,164 | |
| CREDIBILITY | .05 | .15 | .23 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .168 | .085 | .253 |
| INDICATED (POST-TEST) | .000 | .214 | .108 | .322 |
| PRES. ON RATE LEVEL | .702 | .404 | .102 | 1.208 |
| DERIVED BY FORMULA | .667 | .376 | .103 | 1.146 |
| UNDERLYING PRES. RATE | .696 | .400 | .101 | 1.197 |
| PROPOSED | .667 | .376 | .103 | 1.146 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.187 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.19 | MINIMUM PREMIUM | |
| MAN. RATES | 1.30 | 1.17 | 1.24 | + 1.19 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 209,902 | 1,256,172 | .598 | | | 3 | 7 | 22 | 32 |
| 2011 | 202,442 | 2,066,547 | 1.020 | | | 5 | 5 | 20 | 30 |
| 2012 | 206,618 | 1,622,955 | .785 | | | 2 | 9 | 28 | 39 |
| 2013 | 190,657 | 1,651,610 | .866 | | | 3 | 12 | 13 | 28 |
| 2014 | 201,283 | 467,717 | .232 | | | | | 19 | 19 |
| TOTAL | 1,010,902 | 7,065,001 | .699 | | | 13 | 33 | 102 | 148 |
| O.D. | | 16,571 | .001 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 414,646 | 81,490 | 91,096 | | | 137,927 | 131,553 | 191,861 | 207,599 |
| 2011 | | | 945,711 | 124,940 | 112,350 | | | 351,527 | 78,274 | 233,044 | 220,701 |
| 2012 | | | 479,245 | 185,001 | 277,808 | | | 46,442 | 177,825 | 322,234 | 134,400 |
| 2013 | | | 688,395 | 116,898 | 80,594 | | | 273,728 | 95,463 | 251,464 | 145,068 |
| 2014 | | | | | 92,430 | | | | | 244,079 | 131,208 |
| TOTAL | | | 2,527,997 | 508,329 | 654,278 | | | 809,624 | 483,115 | 1,242,682 | 838,976 |
| O.D. | | | | | 7,263 | | | | | 6,168 | 3,140 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 569,309 | 114,087 | 133,910 | | | 312,542 | 187,990 | 270,331 | 205,108 |
| 2011 | | 8,911 | 1,265,159 | 171,728 | 177,576 | | 20,239 | 724,396 | 103,708 | 313,808 | 214,301 |
| 2012 | 115 | 5,808 | 669,200 | 253,363 | 365,966 | 569 | 4,298 | 152,986 | 220,196 | 383,421 | 132,653 |
| 2013 | 219 | 7,324 | 914,672 | 176,575 | 149,219 | 3,011 | 12,425 | 599,942 | 139,930 | 288,140 | 142,167 |
| 2014 | 9 | 1,356 | 79,210 | 47,278 | 84,389 | 192 | 4,508 | 110,365 | 71,701 | 175,442 | 129,371 |
| TOTAL | 343 | 23,399 | 3,497,550 | 763,031 | 911,060 | 3,772 | 41,470 | 1,900,231 | 723,525 | 1,431,142 | 823,600 |
| O.D. | | 6 | 336 | 210 | 9,761 | | 2 | 129 | 119 | 8,121 | 3,092 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,467,238 | 3,846,969 | 826,692 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,680,695 | -1,551,947 | 4,143 | |
| TOTAL LOSSES | 3,786,543 | 2,295,022 | 830,835 | |
| EXPECTED LOSSES | 3,356,195 | 4,377,206 | 1,142,318 | |
| CREDIBILITY | .14 | .42 | .66 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .375 | .227 | .082 | .684 |
| INDICATED (POST-TEST) | .477 | .289 | .104 | .870 |
| PRES. ON RATE LEVEL | .335 | .437 | .114 | .886 |
| DERIVED BY FORMULA | .355 | .375 | .107 | .837 |
| UNDERLYING PRES. RATE | .332 | .433 | .113 | .878 |
| PROPOSED | .369 | .390 | .111 | .870 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .90 | MINIMUM PREMIUM | |
| MAN. RATES | .93 | .86 | .91 | + .90 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 292,316 | 1,367,406 | .467 | | | 1 | 7 | 38 | 46 |
| 2011 | 421,611 | 3,114,206 | .738 | | | 5 | 17 | 30 | 52 |
| 2012 | 461,268 | 2,459,156 | .533 | | | | 13 | 51 | 64 |
| 2013 | 459,108 | 2,621,207 | .570 | | | 1 | 12 | 56 | 69 |
| 2014 | 482,567 | 1,724,545 | .357 | | | 2 | 5 | 34 | 41 |
| TOTAL | 2,116,870 | 11,286,520 | .533 | | | 9 | 54 | 209 | 272 |
| O.D. | | 81,032 | .003 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 119,494 | 191,492 | 173,313 | | | 38,963 | 137,522 | 301,791 | 404,831 |
| 2011 | | | 953,375 | 476,391 | 218,104 | | | 420,538 | 342,920 | 357,893 | 344,985 |
| 2012 | | | | 388,323 | 599,334 | | | | 351,578 | 663,784 | 456,137 |
| 2013 | | | 151,186 | 259,168 | 437,200 | | | 22,559 | 337,690 | 1,013,490 | 399,914 |
| 2014 | | | 387,907 | 118,551 | 194,924 | | | 99,571 | 178,633 | 313,853 | 431,106 |
| TOTAL | | | 1,611,962 | 1,433,925 | 1,622,875 | | | 581,631 | 1,348,343 | 2,650,811 | 2,036,973 |
| O.D. | | | | 50,782 | | | | | 22,195 | | 8,055 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 164,065 | 268,089 | 254,772 | | | 88,290 | 196,519 | 425,226 | 399,973 |
| 2011 | | 9,091 | 1,299,963 | 634,306 | 331,652 | | 24,250 | 889,909 | 431,144 | 482,969 | 334,980 |
| 2012 | | 2,816 | 140,659 | 573,011 | 750,087 | | 5,230 | 129,258 | 458,652 | 786,679 | 450,207 |
| 2013 | 75 | 4,587 | 435,354 | 350,841 | 515,250 | 1,437 | 9,707 | 394,612 | 434,835 | 1,088,367 | 391,916 |
| 2014 | 362 | 13,640 | 690,549 | 244,771 | 243,176 | 892 | 38,316 | 470,300 | 214,168 | 254,561 | 425,071 |
| TOTAL | 437 | 30,134 | 2,730,590 | 2,071,018 | 2,094,937 | 2,329 | 77,503 | 1,972,369 | 1,735,318 | 3,037,802 | 2,002,147 |
| O.D. | | | | | | | | | | | 7,935 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 4,813,362 | 8,939,075 | 2,010,082 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,225,154 | -2,886,928 | 10,607 | | | |
| TOTAL LOSSES | 2,588,208 | 6,052,147 | 2,020,689 | | | |
| EXPECTED LOSSES | 4,572,440 | 8,298,131 | 2,646,088 | | | |
| CREDIBILITY | .24 | .69 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .122 | .286 | .095 | .503 | | |
| INDICATED (POST-TEST) | .155 | .364 | .121 | .640 | | |
| PRES. ON RATE LEVEL | .218 | .396 | .126 | .740 | | |
| DERIVED BY FORMULA | .203 | .374 | .121 | .698 | | |
| UNDERLYING PRES. RATE | .216 | .392 | .125 | .733 | | |
| PROPOSED | .203 | .374 | .121 | .698 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .722 |
| IND. RATES | | | | .72 | MINIMUM PREMIUM | |
| MAN. RATES | .77 | .72 | .76 | + .72 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 44,231 | 42,276 | .095 | | | | | | 2 | 2 |
| 2011 | 46,195 | 80,229 | .173 | | | | | | 5 | 5 |
| 2012 | 45,805 | 612,938 | 1.338 | | | | | 4 | 6 | 10 |
| 2013 | 47,172 | 188,481 | .399 | | | | | 1 | 8 | 9 |
| 2014 | 48,979 | 222,280 | .453 | | | | | | 5 | 5 |
| TOTAL | 232,382 | 1,146,204 | .493 | | | | | | 5 | 26 |
| O.D. | | 1,209 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|---------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 2,313 | | | | | 25,008 | 14,955 |
| 2011 | | | | | 10,274 | | | | | 13,120 | 56,835 |
| 2012 | | | | 173,865 | 32,304 | | | | 163,631 | 138,992 | 104,146 |
| 2013 | | | | 363 | 29,064 | | | | 20,402 | 70,153 | 68,499 |
| 2014 | | | | | 37,520 | | | | | 126,324 | 58,436 |
| TOTAL | | | | 174,228 | 111,475 | | | | | 184,033 | 302,871 |
| O.D. | | | | | | | | | | | 1,209 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|---------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,400 | | | | | 35,236 | 14,776 |
| 2011 | | 4 | 261 | 164 | 14,608 | | 6 | 187 | 199 | 17,303 | 55,187 |
| 2012 | | 840 | 37,706 | 215,589 | 44,660 | | 2,083 | 48,218 | 193,098 | 167,645 | 102,792 |
| 2013 | | 98 | 7,434 | 4,518 | 32,261 | 82 | 567 | 22,699 | 27,156 | 75,033 | 67,129 |
| 2014 | 4 | 559 | 32,154 | 19,197 | 34,255 | 98 | 2,329 | 57,119 | 37,111 | 90,802 | 57,618 |
| TOTAL | 4 | 1,501 | 77,555 | 239,468 | 129,184 | 180 | 4,985 | 128,223 | 257,564 | 386,019 | 297,502 |
| O.D. | | | | | | | | | | | 1,190 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 212,448 | 1,012,235 | 298,692 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -522,730 | -357,169 | 1,185 | |
| TOTAL LOSSES | | 655,066 | 299,877 | |
| EXPECTED LOSSES | 1,050,366 | 1,013,185 | 313,716 | |
| CREDIBILITY | .05 | .16 | .25 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .282 | .129 | .411 |
| INDICATED (POST-TEST) | .000 | .358 | .164 | .522 |
| PRES. ON RATE LEVEL | .457 | .440 | .136 | 1.033 |
| DERIVED BY FORMULA | .434 | .427 | .143 | 1.004 |
| UNDERLYING PRES. RATE | .452 | .436 | .135 | 1.023 |
| PROPOSED | .434 | .427 | .143 | 1.004 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.039 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.04 | MINIMUM PREMIUM | |
| MAN. RATES | 1.14 | 1.00 | 1.06 | + 1.04 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 6,003 | 388,034 | 6.464 | | | 1 | 1 | 4 | 6 | |
| 2011 | 8,836 | 409,775 | 4.637 | | | 2 | | 2 | 4 | |
| 2012 | 6,149 | 353,961 | 5.756 | | | | 3 | 3 | 6 | |
| 2013 | 4,749 | 24,324 | .512 | | | | | 1 | 1 | |
| 2014 | 5,436 | 78,158 | 1.437 | | | | | 3 | 3 | |
| TOTAL | 31,173 | 1,254,252 | 4.024 | | | 3 | 4 | 13 | 20 | |
| O.D. | | 35,150 | .112 | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 225,109 | 40,000 | 35,079 | | | 18,091 | 6,158 | 53,554 | 10,043 |
| 2011 | | | 252,801 | | 2,829 | | | 128,642 | | 2,001 | 23,502 |
| 2012 | | | | 144,712 | 20,518 | | | | 131,995 | 11,427 | 45,309 |
| 2013 | | | | | 4,620 | | | | | 12,055 | 7,649 |
| 2014 | | | | | 17,601 | | | | | 34,832 | 25,725 |
| TOTAL | | | 477,910 | 184,712 | 80,647 | | | 146,733 | 138,153 | 113,869 | 112,228 |
| O.D. | | | | | 25,000 | | | | | 9,772 | 378 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|-----------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 309,075 | 56,000 | 51,566 | | | 40,994 | 8,800 | 75,457 | 9,922 |
| 2011 | | 2,364 | 335,421 | 1,677 | 8,449 | | 7,351 | 261,347 | 1,539 | 4,637 | 22,820 |
| 2012 | | 692 | 30,825 | 179,087 | 29,332 | | 1,543 | 33,342 | 150,657 | 17,828 | 44,720 |
| 2013 | | 17 | 1,149 | 656 | 5,124 | 6 | 42 | 1,848 | 1,337 | 12,654 | 7,496 |
| 2014 | 2 | 258 | 15,087 | 9,004 | 16,071 | 27 | 651 | 15,754 | 10,233 | 25,037 | 25,365 |
| TOTAL | 2 | 3,331 | 691,557 | 246,424 | 110,542 | 33 | 9,587 | 353,285 | 172,566 | 135,613 | 110,323 |
| O.D. | | 36 | 2,192 | 1,377 | 30,774 | | 13 | 540 | 495 | 11,394 | 373 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,060,576 | 709,185 | 110,696 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -253,953 | -169,032 | 315 | |
| TOTAL LOSSES | 806,623 | 540,153 | 111,011 | |
| EXPECTED LOSSES | 503,132 | 470,089 | 94,765 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.588 | 1.733 | .356 | 4.677 |
| INDICATED (POST-TEST) | 3.289 | 2.203 | .452 | 5.944 |
| PRES. ON RATE LEVEL | 1.630 | 1.522 | .307 | 3.459 |
| DERIVED BY FORMULA | 1.647 | 1.549 | .316 | 3.512 |
| UNDERLYING PRES. RATE | 1.614 | 1.508 | .304 | 3.426 |
| PROPOSED | 1.647 | 1.549 | .316 | 3.512 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.637 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.64 | MINIMUM PREMIUM | |
| MAN. RATES | 3.12 | 3.35 | 3.55 | + 3.64 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,682 | 218,407 | 1.169 | | | | 1 | 12 | 13 |
| 2011 | 19,770 | 573,423 | 2.900 | | | | 8 | 15 | 23 |
| 2012 | 17,994 | 203,338 | 1.130 | | | | | 10 | 10 |
| 2013 | 20,372 | 355,557 | 1.745 | 1 | | | 6 | 10 | 17 |
| 2014 | 21,806 | 1,080,696 | 4.955 | | | 1 | 1 | 18 | 20 |
| TOTAL | 98,624 | 2,431,421 | 2.465 | 1 | | 1 | 16 | 65 | 83 |
| O.D. | | 1,732 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|----------------|----------------|----------------|------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 9,372 | 45,036 | | | | 41,462 | 66,182 | 56,355 |
| 2011 | | | | 225,219 | 96,392 | | | | 144,535 | 51,270 | 56,007 |
| 2012 | | | | | 56,791 | | | | | 59,462 | 87,085 |
| 2013 | 3,000 | | | 48,157 | 57,679 | 333 | | | 44,480 | 88,387 | 113,521 |
| 2014 | | | 130,506 | 14,971 | 258,185 | | | 350,000 | 5,074 | 216,618 | 105,342 |
| TOTAL | 3,000 | | 130,506 | 297,719 | 514,083 | 333 | | 350,000 | 235,551 | 481,919 | 418,310 |
| O.D. | | | | | | | | | | | 1,732 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 13,121 | 66,204 | | | | 59,249 | 93,252 | 55,679 |
| 2011 | | 80 | 16,510 | 296,854 | 139,351 | | 24 | 13,575 | 178,127 | 69,495 | 54,383 |
| 2012 | | 75 | 4,984 | 3,129 | 69,905 | | 80 | 3,287 | 3,017 | 69,327 | 85,953 |
| 2013 | 4,963 | 508 | 41,168 | 60,269 | 67,528 | 866 | 1,011 | 39,558 | 52,026 | 95,819 | 111,251 |
| 2014 | 141 | 7,049 | 370,111 | 159,501 | 253,893 | 1,385 | 71,735 | 667,549 | 106,032 | 189,664 | 103,867 |
| TOTAL | 5,104 | 7,712 | 432,773 | 532,874 | 596,881 | 2,251 | 72,850 | 723,969 | 398,451 | 517,557 | 411,133 |
| O.D. | | | | | | | | | | | 1,705 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,244,659 | 2,045,763 | 412,838 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -753,752 | -532,926 | 1,312 | |
| TOTAL LOSSES | 490,907 | 1,512,837 | 414,150 | |
| EXPECTED LOSSES | 1,514,865 | 1,515,851 | 338,280 | |
| CREDIBILITY | .03 | .09 | .14 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .498 | 1.534 | .420 | 2.452 |
| INDICATED (POST-TEST) | .633 | 1.950 | .534 | 3.117 |
| PRES. ON RATE LEVEL | 1.551 | 1.552 | .346 | 3.449 |
| DERIVED BY FORMULA | 1.523 | 1.588 | .372 | 3.483 |
| UNDERLYING PRES. RATE | 1.536 | 1.537 | .343 | 3.416 |
| PROPOSED | 1.508 | 1.573 | .368 | 3.449 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.572 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.57 | MINIMUM PREMIUM | |
| MAN. RATES | 3.55 | 3.34 | 3.54 | + 3.57 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 2,914 | 12,661 | .434 | | | | | | 1 | 1 |
| 2011 | 3,209 | 20,638 | .643 | | | | | | 2 | 2 |
| 2012 | 4,202 | 194,290 | 4.623 | | | | | | 2 | 2 |
| 2013 | 3,687 | 406,807 | 11.033 | | | 1 | 1 | | 6 | 8 |
| 2014 | 9,669 | 63,101 | .652 | | | | | | 3 | 3 |
| TOTAL | 23,681 | 697,497 | 2.945 | | | 1 | 1 | | 14 | 16 |
| O.D. | | 160 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|---------------|----------------|---------|---------|---------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,317 | | | | | 1,701 | 9,643 |
| 2011 | | | | | 6,111 | | | | | 6,380 | 8,147 |
| 2012 | | | | | 115,690 | | | | | 53,918 | 24,682 |
| 2013 | | | 134,799 | 60,000 | 81,075 | | | 28,490 | 51,782 | 38,316 | 12,345 |
| 2014 | | | | | 14,748 | | | | | 35,101 | 13,252 |
| TOTAL | | | 134,799 | 60,000 | 218,941 | | | 28,490 | 51,782 | 135,416 | 68,069 |
| O.D. | | | | | | | | | | | 160 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|---------------|----------------|------------|--------------|----------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,936 | | | | | 2,397 | 9,527 |
| 2011 | | 4 | 153 | 97 | 8,691 | | 3 | 91 | 97 | 8,414 | 7,911 |
| 2012 | | 154 | 10,154 | 6,374 | 142,405 | | 74 | 2,976 | 2,734 | 62,863 | 24,361 |
| 2013 | 48 | 1,908 | 216,030 | 83,980 | 104,376 | 406 | 1,994 | 88,746 | 55,636 | 45,593 | 12,098 |
| 2014 | 2 | 211 | 12,638 | 7,544 | 13,465 | 28 | 654 | 15,869 | 10,312 | 25,228 | 13,066 |
| TOTAL | 50 | 2,277 | 238,975 | 97,995 | 270,873 | 434 | 2,725 | 107,682 | 68,779 | 144,495 | 66,963 |
| O.D. | | | | | | | | | | | 155 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 352,143 | 582,142 | 67,118 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -243,160 | -141,142 | 353 | |
| TOTAL LOSSES | 108,983 | 441,000 | 67,471 | |
| EXPECTED LOSSES | 526,665 | 435,020 | 62,281 | |
| CREDIBILITY | .01 | .03 | .05 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .460 | 1.862 | .285 | 2.607 |
| INDICATED (POST-TEST) | .585 | 2.367 | .362 | 3.314 |
| PRES. ON RATE LEVEL | 2.245 | 1.855 | .266 | 4.366 |
| DERIVED BY FORMULA | 2.228 | 1.870 | .271 | 4.369 |
| UNDERLYING PRES. RATE | 2.224 | 1.837 | .263 | 4.324 |
| PROPOSED | 2.226 | 1.869 | .271 | 4.366 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.522 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.52 | MINIMUM PREMIUM | |
| MAN. RATES | 4.13 | 4.22 | 4.48 | + 4.52 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 23,370 | 2,942,156 | 12.589 | | | 1 | 20 | 45 | 66 | |
| 2011 | 14,977 | 582,531 | 3.889 | | | 1 | 4 | 2 | 7 | |
| 2012 | 18,627 | 231,606 | 1.243 | | | | 3 | 5 | 8 | |
| 2013 | 18,086 | 278,376 | 1.539 | | | | 2 | 3 | 5 | |
| 2014 | 16,097 | 118,761 | .737 | | | | | 5 | 5 | |
| TOTAL | 91,157 | 4,153,430 | 4.556 | | | 2 | 29 | 60 | 91 | |
| O.D. | | 4,084 | .004 | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 124,437 | 1,140,643 | 649,662 | | | 32,244 | 387,569 | 458,812 | 148,789 |
| 2011 | | | 176,406 | 163,371 | 3,178 | | | 101,431 | 79,276 | 8,835 | 50,034 |
| 2012 | | | | 100,624 | 23,656 | | | | 43,959 | 23,389 | 39,978 |
| 2013 | | | | 127,710 | 12,011 | | | | 55,273 | 35,620 | 47,762 |
| 2014 | | | | | 62,826 | | | | | 28,585 | 27,350 |
| TOTAL | | | 300,843 | 1,532,348 | 751,333 | | | 133,675 | 566,077 | 555,241 | 313,913 |
| O.D. | | | | | 1,826 | | | | | 2,258 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|------------------|------------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 170,852 | 1,596,902 | 955,000 | | | 73,065 | 553,837 | 646,463 | 147,004 |
| 2011 | | 1,684 | 244,299 | 215,415 | 9,263 | | 5,804 | 213,219 | 98,600 | 14,257 | 48,583 |
| 2012 | | 495 | 22,252 | 125,043 | 31,952 | | 540 | 12,183 | 51,165 | 28,772 | 39,458 |
| 2013 | 13 | 877 | 74,069 | 139,812 | 22,783 | 134 | 993 | 37,757 | 56,421 | 41,162 | 46,807 |
| 2014 | 8 | 934 | 53,848 | 32,142 | 57,366 | 24 | 529 | 12,926 | 8,397 | 20,546 | 26,967 |
| TOTAL | 21 | 3,990 | 565,320 | 2,109,314 | 1,076,364 | 158 | 7,866 | 349,150 | 768,420 | 751,200 | 308,819 |
| O.D. | | | | | 2,684 | | | | | 3,182 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 926,505 | 4,711,164 | 308,819 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -131,406 | -330,758 | 409 | |
| TOTAL LOSSES | 795,099 | 4,380,406 | 309,228 | |
| EXPECTED LOSSES | 257,974 | 923,421 | 120,328 | |
| CREDIBILITY | .03 | .08 | .13 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .872 | 4.805 | .339 | 6.016 |
| INDICATED (POST-TEST) | 1.108 | 6.107 | .431 | 7.646 |
| PRES. ON RATE LEVEL | .286 | 1.023 | .133 | 1.442 |
| DERIVED BY FORMULA | .311 | 1.430 | .172 | 1.913 |
| UNDERLYING PRES. RATE | .283 | 1.013 | .132 | 1.428 |
| PROPOSED | .311 | 1.430 | .172 | 1.913 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.865 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.87 | MINIMUM PREMIUM | |
| MAN. RATES | 1.36 | 1.40 | 1.48 | + 1.87 | PRESENT | |

+PROPOSED *LIMITED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 3,061 | 51,260 | 1.674 | | | | | | 1 | 1 |
| 2011 | 3,336 | 17,924 | .537 | | | | | | 2 | 2 |
| 2012 | 2,639 | 5,753 | .217 | | | | | | | |
| 2013 | 2,408 | 3,239 | .134 | | | | | | | |
| 2014 | 2,885 | 3,658 | .126 | | | | | | | |
| TOTAL | 14,329 | 81,834 | .571 | | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 20,000 | | | | | 23,536 | 7,724 |
| 2011 | | | | | 13,222 | | | | | 380 | 4,322 |
| 2012 | | | | | | | | | | | 5,753 |
| 2013 | | | | | | | | | | | 3,239 |
| 2014 | | | | | | | | | | | 3,658 |
| TOTAL | | | | | 33,222 | | | | | 23,916 | 24,696 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|----------|------------|------------|---------------|---------|---------|----------|----------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 29,400 | | | | | 33,162 | 7,631 |
| 2011 | | 6 | 333 | 210 | 18,801 | | | 6 | 6 | 501 | 4,197 |
| 2012 | | | | | | | | | | | 5,678 |
| 2013 | | | | | | | | | | | 3,174 |
| 2014 | | | | | | | | | | | 3,607 |
| TOTAL | | 6 | 333 | 210 | 48,201 | | | 6 | 6 | 33,663 | 24,287 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 345 | 82,080 | 24,287 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -84,973 | -76,142 | 51 | |
| TOTAL LOSSES | | 5,938 | 24,338 | |
| EXPECTED LOSSES | 168,652 | 213,931 | 14,329 | |
| CREDIBILITY | .01 | .02 | .04 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .041 | .170 | .211 |
| INDICATED (POST-TEST) | .000 | .052 | .216 | .268 |
| PRES. ON RATE LEVEL | 1.188 | 1.508 | .101 | 2.797 |
| DERIVED BY FORMULA | 1.176 | 1.479 | .106 | 2.761 |
| UNDERLYING PRES. RATE | 1.177 | 1.493 | .100 | 2.770 |
| PROPOSED | 1.176 | 1.479 | .106 | 2.761 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.859 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.86 | MINIMUM PREMIUM | |
| MAN. RATES | 2.77 | 2.71 | 2.87 | + 2.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 51,933 | 2,622,890 | 5.050 | | | 5 | 5 | 22 | 32 |
| 2011 | 55,378 | 1,631,687 | 2.946 | | | 3 | 2 | 9 | 14 |
| 2012 | 48,493 | 2,055,579 | 4.238 | | | 4 | 4 | 15 | 23 |
| 2013 | 46,298 | 1,097,104 | 2.369 | | | | 9 | 15 | 24 |
| 2014 | 48,797 | 1,180,660 | 2.419 | | | 1 | 4 | 14 | 19 |
| TOTAL | 250,899 | 8,587,920 | 3.423 | | | 13 | 24 | 75 | 112 |
| O.D. | | 4,580 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 787,430 | 90,344 | 200,826 | | | 818,278 | 58,886 | 487,072 | 180,054 |
| 2011 | | | 809,197 | 113,912 | 40,149 | | | 255,963 | 90,371 | 221,158 | 100,937 |
| 2012 | | | 639,332 | 190,765 | 521,932 | | | 231,193 | 156,506 | 238,113 | 77,738 |
| 2013 | | | | 175,968 | 324,145 | | | | 212,262 | 307,241 | 77,488 |
| 2014 | | | 316,548 | 198,737 | 97,209 | | | 92,094 | 144,665 | 275,429 | 55,978 |
| TOTAL | | | 2,552,507 | 769,726 | 1,184,261 | | | 1,397,528 | 662,690 | 1,529,013 | 492,195 |
| O.D. | | | | | | | | | | | 4,580 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,012,708 | 126,482 | 295,216 | | | 1,433,670 | 84,148 | 686,286 | 177,893 |
| 2011 | | 7,604 | 1,081,554 | 155,236 | 72,411 | | 14,774 | 531,175 | 117,250 | 296,808 | 98,010 |
| 2012 | 152 | 7,692 | 894,773 | 277,417 | 672,905 | 2,816 | 11,135 | 505,524 | 198,325 | 291,170 | 76,727 |
| 2013 | 28 | 2,264 | 178,697 | 236,305 | 372,481 | 600 | 4,418 | 171,170 | 235,605 | 336,996 | 75,938 |
| 2014 | 306 | 11,921 | 622,279 | 255,669 | 157,430 | 778 | 33,666 | 408,973 | 180,970 | 222,507 | 55,194 |
| TOTAL | 486 | 29,481 | 3,790,011 | 1,051,109 | 1,570,443 | 4,194 | 63,993 | 3,050,512 | 816,298 | 1,833,767 | 483,762 |
| O.D. | | | | | | | | | | | 4,503 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,938,677 | 5,271,617 | 488,265 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,802,928 | -1,151,057 | 2,194 | | | |
| TOTAL LOSSES | 5,135,749 | 4,120,560 | 490,459 | | | |
| EXPECTED LOSSES | 3,585,347 | 3,234,087 | 614,703 | | | |
| CREDIBILITY | .06 | .17 | .26 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.047 | 1.642 | .195 | 3.884 | | |
| INDICATED (POST-TEST) | 2.602 | 2.087 | .248 | 4.937 | | |
| PRES. ON RATE LEVEL | 1.443 | 1.301 | .247 | 2.991 | | |
| DERIVED BY FORMULA | 1.513 | 1.435 | .247 | 3.195 | | |
| UNDERLYING PRES. RATE | 1.429 | 1.289 | .245 | 2.963 | | |
| PROPOSED | 1.513 | 1.435 | .247 | 3.195 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.309 |
| IND. RATES | | | | 3.31 | MINIMUM PREMIUM | |
| MAN. RATES | 2.86 | 2.89 | 3.07 | + 3.31 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,109 | 72,200 | 6.510 | | | | 1 | | | 1 |
| 2011 | 1,020 | 996 | .097 | | | | | | | |
| 2012 | 1,241 | 295 | .023 | | | | | | | |
| 2013 | 1,355 | 1,485 | .109 | | | | | | | |
| 2014 | 1,364 | 13,817 | 1.012 | | | | | | | |
| TOTAL | 6,089 | 88,793 | 1.458 | | | | 1 | | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|------|---------|---------|-------|---------------|------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,142 | | | | | 30,795 | | 1,263 |
| 2011 | | | | | | | | | | | 996 |
| 2012 | | | | | | | | | | | 295 |
| 2013 | | | | | | | | | | | 1,485 |
| 2014 | | | | | | | | | | | 13,817 |
| TOTAL | | | | 40,142 | | | | | 30,795 | | 17,856 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|---------------|------|---------|---------|-------|---------------|------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 56,199 | | | | | 44,006 | | 1,248 |
| 2011 | | | | | | | | | | | 967 |
| 2012 | | | | | | | | | | | 291 |
| 2013 | | | | | | | | | | | 1,455 |
| 2014 | | | | | | | | | | | 13,624 |
| TOTAL | | | | 56,199 | | | | | 44,006 | | 17,585 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|---------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | | 100,205 | 17,585 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -40,746 | -27,666 | 41 | | | |
| TOTAL LOSSES | | 72,539 | 17,626 | | | |
| EXPECTED LOSSES | 82,567 | 79,157 | 10,473 | | | |
| CREDIBILITY | .00 | .01 | .02 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | 1.191 | .289 | 1.480 | | |
| INDICATED (POST-TEST) | .000 | 1.514 | .367 | 1.881 | | |
| PRES. ON RATE LEVEL | 1.369 | 1.312 | .174 | 2.855 | | |
| DERIVED BY FORMULA | 1.369 | 1.314 | .178 | 2.861 | | |
| UNDERLYING PRES. RATE | 1.356 | 1.300 | .172 | 2.828 | | |
| PROPOSED | 1.366 | 1.311 | .178 | 2.855 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.957 |
| IND. RATES | | | | 2.96 | MINIMUM PREMIUM | |
| MAN. RATES | 2.96 | 2.76 | 2.93 | + 2.96 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 219,918 | 3,073,752 | 1.397 | | | 4 | 9 | 45 | 58 |
| 2011 | 232,464 | 2,886,431 | 1.241 | | | 2 | 9 | 60 | 71 |
| 2012 | 240,437 | 2,091,042 | .869 | | | 1 | 11 | 49 | 61 |
| 2013 | 251,545 | 2,758,196 | 1.096 | | | 3 | 14 | 62 | 79 |
| 2014 | 278,123 | 3,722,378 | 1.338 | | | 2 | 7 | 58 | 67 |
| TOTAL | 1,222,487 | 14,531,799 | 1.189 | | | 12 | 50 | 274 | 336 |
| O.D. | | 308,870 | .025 | | | 1 | | 3 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 886,087 | 237,596 | 480,646 | | | 364,313 | 264,319 | 566,500 | 274,291 |
| 2011 | | | 359,180 | 327,216 | 545,070 | | | 199,855 | 187,095 | 563,593 | 704,422 |
| 2012 | | | 147,517 | 542,407 | 336,491 | | | 30,826 | 436,146 | 353,419 | 244,236 |
| 2013 | | | 486,210 | 497,186 | 388,144 | | | 135,337 | 446,976 | 488,156 | 316,187 |
| 2014 | | | 340,663 | 272,098 | 537,328 | | | 1,130,496 | 122,606 | 1,047,524 | 271,663 |
| TOTAL | | | 2,219,657 | 1,876,503 | 2,287,679 | | | 1,860,827 | 1,457,142 | 3,019,192 | 1,810,799 |
| O.D. | | | 280,417 | | 5,095 | | | 6,873 | | 15,384 | 1,101 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,216,598 | 332,634 | 706,548 | | | 825,534 | 377,711 | 798,195 | 271,000 |
| 2011 | | 3,637 | 510,681 | 440,042 | 784,673 | | 11,769 | 430,730 | 240,475 | 748,785 | 683,994 |
| 2012 | 36 | 4,341 | 325,364 | 688,799 | 435,242 | 376 | 6,710 | 188,077 | 514,919 | 428,057 | 241,061 |
| 2013 | 204 | 9,025 | 959,293 | 620,113 | 503,406 | 2,497 | 13,711 | 586,024 | 489,066 | 551,656 | 309,863 |
| 2014 | 325 | 18,239 | 1,016,229 | 536,815 | 562,752 | 3,731 | 179,136 | 1,851,553 | 471,498 | 841,006 | 267,860 |
| TOTAL | 565 | 35,242 | 4,028,165 | 2,618,403 | 2,992,621 | 6,604 | 211,326 | 3,881,918 | 2,093,669 | 3,367,699 | 1,773,778 |
| O.D. | 229 | 6,380 | 284,540 | 31,306 | 41,606 | 24 | 1,321 | 11,095 | 773 | 22,313 | 1,076 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 8,467,409 | 11,168,390 | 1,774,854 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,175,562 | -2,681,377 | 9,565 | | | |
| TOTAL LOSSES | 5,291,847 | 8,487,013 | 1,784,419 | | | |
| EXPECTED LOSSES | 6,430,283 | 7,664,993 | 2,420,525 | | | |
| CREDIBILITY | .16 | .48 | .75 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .433 | .694 | .146 | 1.273 | | |
| INDICATED (POST-TEST) | .550 | .882 | .186 | 1.618 | | |
| PRES. ON RATE LEVEL | .531 | .633 | .200 | 1.364 | | |
| DERIVED BY FORMULA | .534 | .753 | .190 | 1.477 | | |
| UNDERLYING PRES. RATE | .526 | .627 | .198 | 1.351 | | |
| PROPOSED | .534 | .753 | .190 | 1.477 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.529 |
| IND. RATES | | | | 1.53 | MINIMUM PREMIUM | |
| MAN. RATES | 1.41 | 1.32 | 1.40 | + 1.53 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 95,954 | 1,190,870 | 1.241 | | | | 11 | 18 | 29 |
| 2011 | 108,264 | 1,802,886 | 1.665 | | | 2 | 10 | 18 | 30 |
| 2012 | 110,918 | 2,109,475 | 1.901 | 1 | | 2 | 5 | 14 | 22 |
| 2013 | 108,220 | 1,064,092 | .983 | | | 1 | 3 | 13 | 17 |
| 2014 | 123,028 | 1,757,996 | 1.428 | 1 | | | 4 | 21 | 26 |
| TOTAL | 546,384 | 7,925,319 | 1.451 | 2 | | 5 | 33 | 84 | 124 |
| O.D. | | 22,313 | .004 | | | | 1 | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|----------------|----------------|--------------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 380,060 | 58,167 | | | | 489,970 | 134,365 | 128,308 |
| 2011 | | | 439,201 | 296,969 | 106,375 | | | 170,089 | 360,106 | 324,888 | 105,258 |
| 2012 | 836,528 | | 470,259 | 154,645 | 125,180 | 1,432 | | 196,295 | 165,148 | 89,352 | 70,636 |
| 2013 | | | 278,294 | 28,385 | 42,673 | | | 337,069 | 45,923 | 240,608 | 91,140 |
| 2014 | 823,759 | | | 119,990 | 159,239 | 3,328 | | | 311,950 | 211,741 | 127,989 |
| TOTAL | 1,660,287 | | 1,187,754 | 980,049 | 491,634 | 4,760 | | 703,453 | 1,373,097 | 1,000,954 | 523,331 |
| O.D. | | | | 9,144 | 1,533 | | | | 64 | 577 | 10,995 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|----------------|---------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 532,085 | 85,506 | | | | 700,169 | 189,319 | 126,768 |
| 2011 | | 4,210 | 603,866 | 393,935 | 161,961 | | 9,927 | 382,198 | 448,798 | 435,776 | 102,206 |
| 2012 | 1,010,210 | 5,376 | 638,315 | 207,420 | 176,892 | 7,144 | 9,665 | 430,988 | 199,351 | 116,785 | 69,718 |
| 2013 | 85 | 2,874 | 361,780 | 52,399 | 70,114 | 3,514 | 13,942 | 686,337 | 96,642 | 277,455 | 89,317 |
| 2014 | 1,049,537 | 4,321 | 267,972 | 184,477 | 163,578 | 3,235 | 27,324 | 388,589 | 255,690 | 186,152 | 126,197 |
| TOTAL | 2,059,832 | 16,781 | 1,871,933 | 1,370,316 | 658,051 | 13,893 | 60,858 | 1,888,112 | 1,700,650 | 1,205,487 | 514,206 |
| O.D. | 2 | 58 | 5,127 | 9,912 | 2,855 | | | 44 | 69 | 765 | 10,850 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,916,640 | 4,948,105 | 525,056 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,759,244 | -1,319,707 | 2,764 | | | |
| TOTAL LOSSES | 3,157,396 | 3,628,398 | 527,820 | | | |
| EXPECTED LOSSES | 5,594,972 | 3,770,050 | 704,836 | | | |
| CREDIBILITY | .10 | .28 | .44 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .578 | .664 | .097 | 1.339 | | |
| INDICATED (POST-TEST) | .735 | .844 | .123 | 1.702 | | |
| PRES. ON RATE LEVEL | 1.034 | .697 | .130 | 1.861 | | |
| DERIVED BY FORMULA | 1.004 | .738 | .127 | 1.869 | | |
| UNDERLYING PRES. RATE | 1.024 | .690 | .129 | 1.843 | | |
| PROPOSED | 1.000 | .735 | .126 | 1.861 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.927 |
| IND. RATES | | | | 1.93 | MINIMUM PREMIUM | |
| MAN. RATES | 1.92 | 1.80 | 1.91 | + 1.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 142,262 | 7,932,843 | 5.576 | 2 | | 10 | 23 | 100 | 135 |
| 2011 | 153,300 | 5,794,405 | 3.779 | | | 8 | 25 | 84 | 117 |
| 2012 | 163,073 | 4,699,385 | 2.881 | | | 7 | 23 | 80 | 110 |
| 2013 | 161,674 | 5,377,829 | 3.326 | | | 4 | 22 | 80 | 106 |
| 2014 | 167,142 | 5,650,482 | 3.380 | | | 4 | 16 | 87 | 107 |
| TOTAL | 787,451 | 29,454,944 | 3.741 | 2 | | 33 | 109 | 431 | 575 |
| O.D. | | 36,562 | .004 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,079,694 | | 1,602,989 | 824,270 | 1,020,999 | 3,173 | | 806,668 | 667,572 | 1,426,098 | 501,380 |
| 2011 | | | 1,197,000 | 844,602 | 882,595 | | | 441,631 | 717,398 | 1,288,033 | 423,146 |
| 2012 | | | 1,065,668 | 640,190 | 662,607 | | | 196,251 | 648,483 | 959,322 | 526,864 |
| 2013 | | | 774,327 | 1,000,464 | 988,011 | | | 294,967 | 649,078 | 1,152,936 | 518,046 |
| 2014 | | | 654,991 | 1,025,773 | 639,604 | | | 1,031,716 | 680,067 | 1,126,069 | 492,262 |
| TOTAL | 1,079,694 | | 5,294,975 | 4,335,299 | 4,193,816 | 3,173 | | 2,771,233 | 3,362,598 | 5,952,458 | 2,461,698 |
| O.D. | | | | | 21,970 | | | | | 7,000 | 7,592 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,675,685 | | 2,200,904 | 1,153,981 | 1,500,866 | 10,369 | | 1,827,912 | 953,960 | 2,009,370 | 495,363 |
| 2011 | | 11,714 | 1,662,931 | 1,129,253 | 1,284,534 | | 26,030 | 979,448 | 905,018 | 1,714,824 | 410,875 |
| 2012 | 251 | 13,995 | 1,537,881 | 847,224 | 875,430 | 2,400 | 16,448 | 598,694 | 793,032 | 1,147,591 | 520,015 |
| 2013 | 360 | 17,034 | 1,736,034 | 1,265,719 | 1,227,314 | 4,799 | 25,087 | 1,101,066 | 767,188 | 1,273,568 | 507,685 |
| 2014 | 759 | 40,018 | 2,280,283 | 1,274,718 | 812,416 | 4,922 | 231,607 | 2,487,793 | 845,726 | 962,736 | 485,370 |
| TOTAL | 1,677,055 | 82,761 | 9,418,033 | 5,670,895 | 5,700,560 | 22,490 | 299,172 | 6,994,913 | 4,264,924 | 7,108,089 | 2,419,308 |
| O.D. | 3 | 325 | 18,829 | 11,241 | 20,061 | 6 | 129 | 3,167 | 2,057 | 5,032 | 7,475 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 18,516,883 | 22,782,859 | 2,426,783 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -8,266,378 | -5,972,494 | 11,235 | | | |
| TOTAL LOSSES | 10,250,505 | 16,810,365 | 2,438,018 | | | |
| EXPECTED LOSSES | 16,693,961 | 16,985,318 | 2,952,943 | | | |
| CREDIBILITY | .12 | .36 | .56 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.302 | 2.135 | .310 | 3.747 | | |
| INDICATED (POST-TEST) | 1.655 | 2.714 | .394 | 4.763 | | |
| PRES. ON RATE LEVEL | 2.140 | 2.178 | .379 | 4.697 | | |
| DERIVED BY FORMULA | 2.082 | 2.371 | .387 | 4.840 | | |
| UNDERLYING PRES. RATE | 2.120 | 2.157 | .375 | 4.652 | | |
| PROPOSED | 2.049 | 2.333 | .381 | 4.763 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.933 |
| IND. RATES | | | | 4.93 | MINIMUM PREMIUM | |
| MAN. RATES | 4.85 | 4.54 | 4.82 | + 4.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|-----|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 17,110 | 139,772 | .816 | | | | 2 | 1 | | 3 |
| 2011 | 4,726 | 122,953 | 2.601 | | | | 2 | | | 2 |
| 2012 | 4,773 | 231,312 | 4.846 | | | 1 | | 1 | | 2 |
| 2013 | 4,931 | 43,447 | .881 | | | | | 2 | | 2 |
| 2014 | 4,776 | 18,744 | .392 | | | | | 1 | | 1 |
| TOTAL | 36,316 | 556,228 | 1.532 | | | 1 | 4 | 5 | | 10 |
| O.D. | | 335 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 111,429 | 966 | | | | 19,665 | 1,404 | 6,308 |
| 2011 | | | | 55,087 | | | | | 42,029 | | 25,837 |
| 2012 | | | 140,984 | | 1,598 | | | 66,384 | | 5,562 | 16,784 |
| 2013 | | | | | 5,656 | | | | | 27,280 | 10,511 |
| 2014 | | | | | 3,782 | | | | | 4,297 | 10,665 |
| TOTAL | | | 140,984 | 166,516 | 12,002 | | | 66,384 | 61,694 | 38,543 | 70,105 |
| O.D. | | | | | | | | | | | 335 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|---------------|------------|--------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 156,001 | 1,420 | | | | 28,101 | 1,978 | 6,232 |
| 2011 | | 10 | 3,442 | 72,234 | 558 | | | 3,735 | 51,572 | 546 | 25,088 |
| 2012 | 33 | 1,350 | 178,919 | 3,192 | 7,496 | 812 | 2,592 | 130,552 | 2,667 | 8,840 | 16,566 |
| 2013 | | 20 | 1,408 | 803 | 6,273 | 14 | 96 | 4,192 | 3,026 | 28,635 | 10,301 |
| 2014 | | 57 | 3,240 | 1,932 | 3,455 | 3 | 78 | 1,941 | 1,263 | 3,087 | 10,516 |
| TOTAL | 33 | 1,437 | 187,009 | 234,162 | 19,202 | 829 | 2,766 | 140,420 | 86,629 | 43,086 | 68,703 |
| O.D. | | | | | | | | | | | 330 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 332,494 | 383,079 | 69,033 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -413,385 | -162,767 | 307 | |
| TOTAL LOSSES | | 220,312 | 69,340 | |
| EXPECTED LOSSES | 752,830 | 436,519 | 114,396 | |
| CREDIBILITY | .02 | .05 | .07 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .607 | .191 | .798 |
| INDICATED (POST-TEST) | .000 | .771 | .243 | 1.014 |
| PRES. ON RATE LEVEL | 2.093 | 1.214 | .317 | 3.624 |
| DERIVED BY FORMULA | 2.051 | 1.192 | .312 | 3.555 |
| UNDERLYING PRES. RATE | 2.073 | 1.202 | .315 | 3.590 |
| PROPOSED | 2.051 | 1.192 | .312 | 3.555 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.682 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.68 | MINIMUM PREMIUM | |
| MAN. RATES | 3.85 | 3.51 | 3.72 | + 3.68 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 31,746 | 674,963 | 2.126 | | | 1 | | 14 | 15 |
| 2011 | 37,906 | 467,839 | 1.234 | | | | 4 | 12 | 16 |
| 2012 | 36,016 | 386,274 | 1.072 | | | | 4 | 17 | 21 |
| 2013 | 37,744 | 340,728 | .902 | | | | 2 | 16 | 18 |
| 2014 | 38,736 | 518,014 | 1.337 | | | | 1 | 20 | 21 |
| TOTAL | 182,148 | 2,387,818 | 1.311 | | | 1 | 11 | 79 | 91 |
| O.D. | | 3,474 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 154,232 | | 272,272 | | | 47,601 | | 146,336 | 54,522 |
| 2011 | | | | 151,627 | 74,707 | | | | 87,512 | 93,247 | 60,746 |
| 2012 | | | | 61,437 | 60,655 | | | | 65,789 | 142,471 | 55,922 |
| 2013 | | | | 59,445 | 84,519 | | | | 70,770 | 91,957 | 34,037 |
| 2014 | | | | 28,055 | 131,672 | | | | 20,750 | 275,773 | 61,764 |
| TOTAL | | | 154,232 | 300,564 | 623,825 | | | 47,601 | 244,821 | 749,784 | 266,991 |
| O.D. | | | | | | | | | | | 3,474 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 211,761 | | 400,239 | | | 107,864 | | 206,188 | 53,868 |
| 2011 | | 62 | 11,365 | 200,011 | 107,769 | | 60 | 9,119 | 108,796 | 124,109 | 58,984 |
| 2012 | | 358 | 17,643 | 78,889 | 76,386 | | 954 | 24,172 | 82,020 | 168,354 | 55,195 |
| 2013 | 9 | 678 | 54,135 | 76,282 | 98,125 | 194 | 1,436 | 55,468 | 77,389 | 101,353 | 33,356 |
| 2014 | 22 | 2,419 | 143,596 | 91,441 | 124,478 | 249 | 6,651 | 144,178 | 93,887 | 200,478 | 60,899 |
| TOTAL | 31 | 3,517 | 438,500 | 446,623 | 806,997 | 443 | 9,101 | 340,801 | 362,092 | 800,482 | 262,302 |
| O.D. | | | | | | | | | | | 3,432 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 792,393 | 2,416,194 | 265,734 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,420,659 | -581,366 | 1,069 | |
| TOTAL LOSSES | | 1,834,828 | 266,803 | |
| EXPECTED LOSSES | 2,867,010 | 1,652,082 | 280,508 | |
| CREDIBILITY | .05 | .13 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.007 | .146 | 1.153 |
| INDICATED (POST-TEST) | .000 | 1.280 | .186 | 1.466 |
| PRES. ON RATE LEVEL | 1.589 | .916 | .155 | 2.660 |
| DERIVED BY FORMULA | 1.510 | .963 | .162 | 2.635 |
| UNDERLYING PRES. RATE | 1.574 | .907 | .154 | 2.635 |
| PROPOSED | 1.510 | .963 | .162 | 2.635 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.73 | MINIMUM PREMIUM | |
| MAN. RATES | 2.82 | 2.57 | 2.73 | + 2.73 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,020 | 943,571 | 2.357 | | | 2 | 7 | 19 | 28 |
| 2011 | 44,178 | 2,094,860 | 4.741 | | | 4 | 8 | 13 | 25 |
| 2012 | 43,302 | 1,819,789 | 4.202 | | | 5 | 5 | 12 | 22 |
| 2013 | 46,711 | 556,838 | 1.192 | | | | 3 | 13 | 16 |
| 2014 | 52,053 | 814,823 | 1.565 | | | | 3 | 26 | 29 |
| TOTAL | 226,264 | 6,229,881 | 2.753 | | | 11 | 26 | 83 | 120 |
| O.D. | | 2,885 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 423,668 | 147,822 | 85,083 | | | 25,184 | 139,117 | 90,002 | 32,695 |
| 2011 | | | 1,066,993 | 147,221 | 44,153 | | | 532,408 | 151,344 | 76,589 | 76,152 |
| 2012 | | | 1,175,675 | 74,774 | 44,614 | | | 314,230 | 86,597 | 54,399 | 69,500 |
| 2013 | | | | 106,424 | 118,517 | | | | 48,190 | 221,317 | 62,390 |
| 2014 | | | | 49,145 | 270,874 | | | | 42,972 | 350,556 | 101,276 |
| TOTAL | | | 2,666,336 | 525,386 | 563,241 | | | 871,822 | 468,220 | 792,863 | 342,013 |
| O.D. | | | | | | | | | | | 2,885 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 581,696 | 206,951 | 125,071 | | | 57,067 | 198,797 | 126,813 | 32,303 |
| 2011 | | 10,024 | 1,425,712 | 200,643 | 82,959 | | 30,477 | 1,096,066 | 193,114 | 111,242 | 73,944 |
| 2012 | 279 | 11,650 | 1,509,751 | 120,284 | 103,138 | 3,834 | 13,302 | 640,989 | 112,507 | 77,530 | 68,597 |
| 2013 | 12 | 1,111 | 88,757 | 131,907 | 139,300 | 204 | 1,534 | 62,151 | 70,318 | 235,605 | 61,142 |
| 2014 | 41 | 4,818 | 286,013 | 180,775 | 254,772 | 342 | 9,683 | 198,848 | 129,635 | 256,656 | 99,858 |
| TOTAL | 332 | 27,603 | 3,891,929 | 840,560 | 705,240 | 4,380 | 54,996 | 2,055,121 | 704,371 | 807,846 | 335,844 |
| O.D. | | | | | | | | | | | 2,839 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,034,361 | 3,058,017 | 338,683 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,550,435 | -993,646 | 1,674 | | | |
| TOTAL LOSSES | 3,483,926 | 2,064,371 | 340,357 | | | |
| EXPECTED LOSSES | 5,165,608 | 2,841,876 | 420,851 | | | |
| CREDIBILITY | .05 | .16 | .24 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.540 | .912 | .150 | 2.602 | | |
| INDICATED (POST-TEST) | 1.957 | 1.159 | .191 | 3.307 | | |
| PRES. ON RATE LEVEL | 2.305 | 1.268 | .188 | 3.761 | | |
| DERIVED BY FORMULA | 2.288 | 1.251 | .189 | 3.728 | | |
| UNDERLYING PRES. RATE | 2.283 | 1.256 | .186 | 3.725 | | |
| PROPOSED | 2.288 | 1.251 | .189 | 3.728 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.861 |
| IND. RATES | | | | 3.86 | MINIMUM PREMIUM | |
| MAN. RATES | 3.92 | 3.64 | 3.86 | + 3.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 25 | | | | | | | | | |
| 2011 | 8,541 | 53,883 | .630 | | | | 2 | | | 2 |
| 2012 | 11,187 | 44,514 | .397 | | | | 1 | 1 | | 2 |
| 2013 | 13,554 | 78,349 | .578 | | | | 1 | | 1 | 2 |
| 2014 | 10,895 | 70,497 | .647 | | | | | | 3 | 3 |
| TOTAL | 44,202 | 247,243 | .559 | | | | 4 | 5 | | 9 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | 26,620 | | | | | 24,965 | | 2,298 |
| 2012 | | | | 25,000 | 695 | | | | 5,466 | 6,105 | 7,248 |
| 2013 | | | | 5,198 | 45,000 | | | | 12,020 | | 16,131 |
| 2014 | | | | | 21,054 | | | | | 27,128 | 22,315 |
| TOTAL | | | | 56,818 | 66,749 | | | | 42,451 | 33,233 | 47,992 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|---------------|---------------|-----------|------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 6 | 1,664 | 34,906 | 269 | | | 2,218 | 30,633 | 324 | 2,231 |
| 2012 | | 114 | 5,077 | 30,780 | 1,560 | | 73 | 1,693 | 6,523 | 7,304 | 7,154 |
| 2013 | 2 | 191 | 14,104 | 12,010 | 50,285 | 25 | 188 | 7,018 | 11,409 | 818 | 15,808 |
| 2014 | 2 | 313 | 18,044 | 10,770 | 19,225 | 21 | 499 | 12,268 | 7,969 | 19,502 | 22,003 |
| TOTAL | 4 | 624 | 38,889 | 88,466 | 71,339 | 46 | 760 | 23,197 | 56,534 | 27,948 | 47,196 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 63,520 | 244,287 | 47,196 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -27,444 | -21,883 | 46 | |
| TOTAL LOSSES | 36,076 | 222,404 | 47,242 | |
| EXPECTED LOSSES | 59,231 | 64,536 | 10,166 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .082 | .503 | .107 | .692 |
| INDICATED (POST-TEST) | .104 | .639 | .136 | .879 |
| PRES. ON RATE LEVEL | .135 | .148 | .023 | .306 |
| DERIVED BY FORMULA | .134 | .173 | .032 | .339 |
| UNDERLYING PRES. RATE | .134 | .146 | .023 | .303 |
| PROPOSED | .134 | .173 | .032 | .339 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .32 | MINIMUM PREMIUM | |
| MAN. RATES | .31 | .28 | .30 | + .32 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | | | | | | | | | | |
| 2011 | 1,211 | 19,185 | 1.584 | | | | | | 1 | 1 |
| 2012 | 6,739 | 816 | .012 | | | | | | | |
| 2013 | 7,877 | 130,126 | 1.651 | | | | 1 | | | 1 |
| 2014 | 11,429 | 1,518 | .013 | | | | | | | |
| TOTAL | 27,256 | 151,645 | .556 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|--------------|---------|---------|-------|---------------|--------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | 5,000 | | | | | 1,396 | 12,789 |
| 2012 | | | | | | | | | | | 816 |
| 2013 | | | | 98,040 | | | | | 30,000 | | 2,086 |
| 2014 | | | | | | | | | | | 1,518 |
| TOTAL | | | | 98,040 | 5,000 | | | | 30,000 | 1,396 | 17,209 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|----------------|---------------|-----------|------------|---------------|---------------|--------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 2 | 126 | 79 | 7,111 | | | 20 | 22 | 1,841 | 12,418 |
| 2012 | | | | | | | | | | | 805 |
| 2013 | 9 | 641 | 54,563 | 106,022 | 7,264 | 61 | 473 | 17,523 | 28,480 | 2,045 | 2,044 |
| 2014 | | | | | | | | | | | 1,497 |
| TOTAL | 9 | 643 | 54,689 | 106,101 | 14,375 | 61 | 473 | 17,543 | 28,502 | 3,886 | 16,764 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 73,418 | 152,864 | 16,764 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -43,156 | -33,281 | 92 | |
| TOTAL LOSSES | 30,262 | 119,583 | 16,856 | |
| EXPECTED LOSSES | 98,940 | 106,027 | 14,990 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .111 | .439 | .062 | .612 |
| INDICATED (POST-TEST) | .141 | .558 | .079 | .778 |
| PRES. ON RATE LEVEL | .366 | .392 | .056 | .814 |
| DERIVED BY FORMULA | .364 | .399 | .057 | .820 |
| UNDERLYING PRES. RATE | .363 | .389 | .055 | .807 |
| PROPOSED | .361 | .396 | .057 | .814 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .78 | MINIMUM PREMIUM |
| MAN. RATES | .84 | .75 | .80 | + .78 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 197 | | | | | | | | | |
| 2011 | 71,115 | 1,474,811 | 2.073 | | | | 13 | 37 | 50 | |
| 2012 | 53,967 | 765,157 | 1.417 | | | | 7 | 16 | 23 | |
| 2013 | 62,839 | 2,249,444 | 3.579 | | | 3 | 13 | 26 | 42 | |
| 2014 | 76,290 | 584,880 | .766 | | | | 2 | 21 | 23 | |
| TOTAL | 264,408 | 5,074,292 | 1.919 | | | 3 | 35 | 100 | 138 | |
| O.D. | | 10,158 | .003 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | 706,157 | 215,518 | | | | 280,871 | 165,086 | 107,179 |
| 2012 | | | | 236,368 | 116,212 | | | | 83,107 | 240,203 | 89,267 |
| 2013 | | | 484,125 | 560,521 | 243,249 | | | 214,390 | 372,197 | 304,555 | 70,407 |
| 2014 | | | | 9,636 | 218,271 | | | | 50,712 | 251,926 | 54,335 |
| TOTAL | | | 484,125 | 1,512,682 | 793,250 | | | 214,390 | 786,887 | 961,770 | 321,188 |
| O.D. | | | | | | | | | | | 10,158 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 230 | 49,576 | 929,388 | 313,613 | | 96 | 27,335 | 347,151 | 221,355 | 104,071 |
| 2012 | | 1,236 | 57,598 | 297,071 | 149,700 | | 1,289 | 33,853 | 106,678 | 282,890 | 88,107 |
| 2013 | 208 | 8,911 | 955,943 | 667,917 | 347,267 | 3,015 | 14,806 | 660,153 | 403,881 | 358,922 | 68,999 |
| 2014 | 29 | 3,392 | 197,626 | 119,942 | 200,753 | 283 | 8,427 | 161,520 | 105,465 | 186,611 | 53,574 |
| TOTAL | 237 | 13,769 | 1,260,743 | 2,014,318 | 1,011,333 | 3,298 | 24,618 | 882,861 | 963,175 | 1,049,778 | 314,751 |
| O.D. | | | | | | | | | | | 9,928 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,185,526 | 5,038,604 | 324,679 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -491,591 | -552,941 | 872 | |
| TOTAL LOSSES | 1,693,935 | 4,485,663 | 325,551 | |
| EXPECTED LOSSES | 1,060,276 | 1,639,329 | 185,086 | |
| CREDIBILITY | .06 | .17 | .27 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .641 | 1.696 | .123 | 2.460 |
| INDICATED (POST-TEST) | .815 | 2.156 | .156 | 3.127 |
| PRES. ON RATE LEVEL | .405 | .626 | .070 | 1.101 |
| DERIVED BY FORMULA | .430 | .886 | .093 | 1.409 |
| UNDERLYING PRES. RATE | .401 | .620 | .070 | 1.091 |
| PROPOSED | .430 | .886 | .093 | 1.409 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.424 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.42 | MINIMUM PREMIUM | |
| MAN. RATES | 1.15 | 1.07 | 1.13 | + 1.42 | PRESENT | |

+PROPOSED *LIMITED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 2,537 | 238,335 | 9,394 | | | 1 | | | 1 | 2 |
| 2011 | 40,571 | 952,334 | 2,347 | | | 2 | | 6 | 14 | 22 |
| 2012 | 54,530 | 1,271,405 | 2,331 | 1 | | 1 | | 6 | 15 | 23 |
| 2013 | 57,754 | 551,891 | .955 | | | | | 6 | 17 | 23 |
| 2014 | 56,001 | 1,220,044 | 2,178 | | | | | 1 | 31 | 32 |
| TOTAL | 211,393 | 4,234,009 | 2,003 | 1 | | 4 | | 19 | 78 | 102 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|----------------|----------------|-----------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 130,684 | | 4,140 | | | 99,757 | | 964 | 2,790 |
| 2011 | | | 239,096 | 264,369 | 42,123 | | | 60,383 | 134,657 | 121,112 | 90,594 |
| 2012 | 334,812 | | 279,256 | 78,881 | 136,770 | 63 | | 100,000 | 145,437 | 115,463 | 80,723 |
| 2013 | | | | 47,533 | 124,271 | | | | 148,328 | 149,014 | 82,745 |
| 2014 | | | | 10,711 | 559,651 | | | | 17,304 | 530,057 | 102,321 |
| TOTAL | 334,812 | | 649,036 | 401,494 | 866,955 | 63 | | 260,140 | 445,726 | 916,610 | 359,173 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 179,429 | | 6,086 | | | 226,049 | | 1,358 | 2,757 |
| 2011 | | 2,300 | 334,752 | 348,872 | 66,764 | | 3,524 | 136,373 | 167,779 | 162,407 | 87,967 |
| 2012 | 404,350 | 3,219 | 381,939 | 110,680 | 181,531 | 1,424 | 5,732 | 238,611 | 174,808 | 143,137 | 79,674 |
| 2013 | 5 | 733 | 57,411 | 69,050 | 141,328 | 378 | 2,864 | 109,523 | 157,348 | 166,533 | 81,090 |
| 2014 | 76 | 8,480 | 491,394 | 295,514 | 512,616 | 439 | 11,060 | 255,925 | 166,448 | 382,881 | 100,889 |
| TOTAL | 404,431 | 14,732 | 1,444,925 | 824,116 | 908,325 | 2,241 | 23,180 | 966,481 | 666,383 | 856,316 | 352,377 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,855,990 | 3,255,140 | 352,377 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -965,982 | -725,717 | 1,255 | | | |
| TOTAL LOSSES | 1,890,008 | 2,529,423 | 353,632 | | | |
| EXPECTED LOSSES | 2,092,791 | 2,151,981 | 274,810 | | | |
| CREDIBILITY | .05 | .15 | .23 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .894 | 1.197 | .167 | 2.258 | | |
| INDICATED (POST-TEST) | 1.136 | 1.521 | .212 | 2.869 | | |
| PRES. ON RATE LEVEL | .999 | 1.027 | .130 | 2.156 | | |
| DERIVED BY FORMULA | 1.006 | 1.101 | .149 | 2.256 | | |
| UNDERLYING PRES. RATE | .990 | 1.018 | .130 | 2.138 | | |
| PROPOSED | 1.006 | 1.101 | .149 | 2.256 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.150 |
| IND. RATES | | | | 2.15 | MINIMUM PREMIUM | |
| MAN. RATES | 2.22 | 2.00 | 2.12 | + 2.15 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,921 | 225,233 | 11.724 | | | | 1 | 2 | 3 |
| 2011 | 56,868 | 1,068,289 | 1.878 | | | 1 | 1 | 27 | 29 |
| 2012 | 66,073 | 4,208,524 | 6.369 | | | 4 | 25 | 45 | 74 |
| 2013 | 60,948 | 693,112 | 1.137 | | | | 7 | 26 | 33 |
| 2014 | 84,211 | 1,825,532 | 2.167 | | | | 3 | 44 | 47 |
| TOTAL | 270,021 | 8,020,690 | 2.970 | | | 5 | 37 | 144 | 186 |
| O.D. | | 2,084 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 17,068 | 142,598 | | | | 37,084 | 24,848 | 3,635 |
| 2011 | | | 127,354 | 25,000 | 440,382 | | | 35,678 | 27,688 | 325,833 | 86,354 |
| 2012 | | | 515,692 | 829,239 | 849,879 | | | 417,876 | 584,840 | 847,959 | 163,039 |
| 2013 | | | | 73,550 | 221,926 | | | | 22,408 | 264,972 | 110,256 |
| 2014 | | | | 57,866 | 852,220 | | | | 89,176 | 699,356 | 126,914 |
| TOTAL | | | 643,046 | 1,002,723 | 2,507,005 | | | 453,554 | 761,196 | 2,162,968 | 490,198 |
| O.D. | | | | | | | | | | | 2,084 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 23,895 | 209,619 | | | | 52,993 | 35,011 | 3,591 |
| 2011 | | 1,372 | 181,627 | 40,596 | 628,694 | | 2,235 | 79,634 | 39,341 | 430,614 | 83,850 |
| 2012 | 120 | 9,862 | 894,816 | 1,077,916 | 1,089,715 | 5,096 | 24,194 | 1,011,590 | 722,983 | 1,023,443 | 160,919 |
| 2013 | 12 | 1,240 | 96,232 | 111,044 | 251,543 | 189 | 1,278 | 53,791 | 50,677 | 279,676 | 108,051 |
| 2014 | 123 | 13,594 | 793,820 | 485,673 | 786,903 | 697 | 19,553 | 399,960 | 260,764 | 512,413 | 125,137 |
| TOTAL | 255 | 26,068 | 1,966,495 | 1,739,124 | 2,966,474 | 5,982 | 47,260 | 1,544,975 | 1,126,758 | 2,281,157 | 481,548 |
| O.D. | | | | | | | | | | | 2,050 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,591,035 | 8,113,513 | 483,598 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,674,159 | -1,463,106 | 2,345 | |
| TOTAL LOSSES | 1,916,876 | 6,650,407 | 485,943 | |
| EXPECTED LOSSES | 3,672,287 | 4,404,043 | 475,236 | |
| CREDIBILITY | .06 | .18 | .27 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .710 | 2.463 | .180 | 3.353 |
| INDICATED (POST-TEST) | .902 | 3.130 | .229 | 4.261 |
| PRES. ON RATE LEVEL | 1.372 | 1.645 | .177 | 3.194 |
| DERIVED BY FORMULA | 1.344 | 1.912 | .191 | 3.447 |
| UNDERLYING PRES. RATE | 1.360 | 1.631 | .176 | 3.167 |
| PROPOSED | 1.344 | 1.912 | .191 | 3.447 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.285 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.29 | MINIMUM PREMIUM | |
| MAN. RATES | 3.29 | 2.96 | 3.14 | + 3.29 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|---|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 3,303 | 40,102 | 1.214 | | | | | | 3 | 3 |
| 2011 | 236,266 | 10,318,616 | 4.367 | 1 | | 8 | 73 | 153 | 235 | |
| 2012 | 210,484 | 10,392,052 | 4.937 | 2 | | 9 | 64 | 179 | 254 | |
| 2013 | 235,427 | 12,290,025 | 5.220 | | | 5 | 49 | 263 | 317 | |
| 2014 | 232,143 | 11,259,255 | 4.850 | | | 2 | 17 | 318 | 337 | |
| TOTAL | 917,623 | 44,300,050 | 4.828 | 3 | | 24 | 203 | 916 | 1146 | |
| O.D. | | 29,831 | .003 | | | | 2 | 1 | 3 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|-------------------|------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 24,225 | | | | | 15,571 | 306 |
| 2011 | 13,000 | | 1,203,821 | 3,260,889 | 1,212,375 | | | 1,210,727 | 1,630,000 | 1,032,809 | 754,995 |
| 2012 | 113,179 | | 1,711,109 | 2,441,612 | 1,627,355 | 982 | | 888,263 | 1,446,911 | 1,354,972 | 807,669 |
| 2013 | | | 785,498 | 1,820,019 | 4,103,845 | | | 669,766 | 1,154,018 | 3,019,685 | 737,194 |
| 2014 | | | 406,253 | 807,510 | 4,201,289 | | | 118,462 | 1,432,866 | 3,578,063 | 714,812 |
| TOTAL | 126,179 | | 4,106,681 | 8,330,030 | 11,169,089 | 982 | | 2,887,218 | 5,663,795 | 9,001,100 | 3,014,976 |
| O.D. | | | | 2,983 | 4,497 | | | | 4,653 | 2,845 | 14,853 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 35,612 | | | | | 21,939 | 302 |
| 2011 | 18,086 | 11,525 | 1,709,740 | 4,302,363 | 1,776,465 | | 49,854 | 1,909,633 | 2,025,890 | 1,396,600 | 733,100 |
| 2012 | 137,067 | 29,728 | 2,802,254 | 3,129,832 | 2,139,002 | 14,092 | 53,091 | 2,176,099 | 1,745,765 | 1,660,704 | 797,169 |
| 2013 | 562 | 33,288 | 2,981,916 | 2,594,869 | 4,744,045 | 10,436 | 53,301 | 2,374,979 | 1,483,041 | 3,291,757 | 722,450 |
| 2014 | 1,027 | 84,076 | 4,846,885 | 2,848,033 | 4,000,827 | 4,964 | 166,109 | 2,778,387 | 1,704,824 | 2,695,641 | 704,805 |
| TOTAL | 156,742 | 158,617 | 12,340,795 | 12,875,097 | 12,695,951 | 29,492 | 322,355 | 9,239,098 | 6,959,520 | 9,066,641 | 2,957,826 |
| O.D. | | 6 | 580 | 4,160 | 5,565 | | 4 | 570 | 5,855 | 3,378 | 14,546 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 22,248,259 | 41,616,167 | 2,972,372 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -10,000,963 | -8,079,035 | 14,106 | | | |
| TOTAL LOSSES | 12,247,296 | 33,537,132 | 2,986,478 | | | |
| EXPECTED LOSSES | 21,444,849 | 23,702,202 | 3,202,503 | | | |
| CREDIBILITY | .14 | .40 | .62 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.335 | 3.655 | .325 | 5.315 | | |
| INDICATED (POST-TEST) | 1.697 | 4.646 | .413 | 6.756 | | |
| PRES. ON RATE LEVEL | 2.360 | 2.608 | .352 | 5.320 | | |
| DERIVED BY FORMULA | 2.267 | 3.423 | .390 | 6.080 | | |
| UNDERLYING PRES. RATE | 2.337 | 2.583 | .349 | 5.269 | | |
| PROPOSED | 2.267 | 3.423 | .390 | 6.080 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.297 |
| IND. RATES | | | | 6.30 | MINIMUM PREMIUM | |
| MAN. RATES | 5.73 | 5.15 | 5.46 | + 6.30 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|-----|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | | |
| 2010 | 1,103 | | | | | | | | | | |
| 2011 | 59,372 | 1,682,425 | 2.833 | | | 1 | 17 | 32 | | 50 | |
| 2012 | 76,068 | 3,105,292 | 4.082 | | | 1 | 22 | 51 | | 74 | |
| 2013 | 79,745 | 2,762,509 | 3.464 | | | 3 | 16 | 41 | | 60 | |
| 2014 | 96,844 | 3,846,493 | 3.971 | | 1 | 1 | 4 | 82 | | 88 | |
| TOTAL | 313,132 | 11,396,719 | 3.640 | | 1 | 6 | 59 | 206 | | 272 | |
| O.D. | | 3,658 | .001 | | | | 1 | | | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|----------------|------------------|------------------|---------|---------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | 121,473 | 491,472 | 292,336 | | | 76,820 | 330,491 | 254,956 | 114,877 |
| 2012 | | | 122,530 | 870,373 | 479,279 | | | 168,010 | 974,635 | 348,566 | 141,899 |
| 2013 | | | 521,776 | 422,897 | 556,772 | | | 124,675 | 272,861 | 709,703 | 153,825 |
| 2014 | | 11,049 | 129,392 | 228,413 | 1,443,525 | | 10,510 | 84,336 | 320,173 | 1,425,036 | 194,059 |
| TOTAL | | 11,049 | 895,171 | 2,013,155 | 2,771,912 | | 10,510 | 453,841 | 1,898,160 | 2,738,261 | 604,660 |
| O.D. | | | | 879 | | | | | 600 | | 2,179 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 1,348 | 199,241 | 649,881 | 422,802 | | 4,537 | 189,085 | 410,299 | 341,728 | 111,546 |
| 2012 | 29 | 5,803 | 371,992 | 1,099,419 | 619,258 | 2,051 | 18,288 | 590,379 | 1,131,870 | 445,657 | 140,054 |
| 2013 | 219 | 9,464 | 1,002,824 | 565,717 | 687,545 | 2,139 | 11,356 | 498,698 | 347,544 | 771,642 | 150,749 |
| 2014 | 339 | 44,118 | 1,621,032 | 949,292 | 1,368,593 | 1,944 | 97,940 | 1,083,282 | 626,715 | 1,067,334 | 191,342 |
| TOTAL | 587 | 60,733 | 3,195,089 | 3,264,309 | 3,098,198 | 6,134 | 132,121 | 2,361,444 | 2,516,428 | 2,626,361 | 593,691 |
| O.D. | | 4 | 177 | 1,081 | 25 | | 6 | 149 | 681 | 21 | 2,134 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,756,444 | 11,507,104 | 595,825 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,068,991 | -4,148,210 | 6,640 | |
| TOTAL LOSSES | | 7,358,894 | 602,465 | |
| EXPECTED LOSSES | 13,320,636 | 12,503,361 | 1,337,073 | |
| CREDIBILITY | .07 | .19 | .30 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 2.350 | .192 | 2.542 |
| INDICATED (POST-TEST) | .000 | 2.987 | .244 | 3.231 |
| PRES. ON RATE LEVEL | 4.291 | 4.027 | .431 | 8.749 |
| DERIVED BY FORMULA | 3.991 | 3.829 | .375 | 8.195 |
| UNDERLYING PRES. RATE | 4.254 | 3.993 | .427 | 8.674 |
| PROPOSED | 3.991 | 3.829 | .375 | 8.195 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 7.810 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 7.81 | MINIMUM PREMIUM | |
| MAN. RATES | 9.02 | 8.11 | 8.60 | + 7.81 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,886 | 684,616 | 17.617 | | | 1 | 2 | 6 | 9 |
| 2011 | 35,792 | 4,198,098 | 11.729 | 2 | | 3 | 14 | 22 | 41 |
| 2012 | 29,166 | 2,105,616 | 7.219 | | 1 | 2 | 8 | 25 | 36 |
| 2013 | 29,661 | 2,776,149 | 9.359 | | | 2 | 14 | 38 | 54 |
| 2014 | 27,351 | 1,946,654 | 7.117 | 1 | 1 | | | 44 | 46 |
| TOTAL | 125,856 | 11,711,133 | 9.305 | 3 | 2 | 8 | 38 | 135 | 186 |
| O.D. | | 40 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 136,889 | 105,425 | 23,798 | | | 329,005 | 68,436 | 16,774 | 4,289 |
| 2011 | 1,249,653 | | 694,115 | 638,612 | 517,677 | 128,334 | | 319,386 | 260,967 | 344,588 | 44,766 |
| 2012 | | 195,237 | 488,730 | 339,134 | 351,784 | | 125,361 | 154,323 | 156,079 | 248,902 | 46,066 |
| 2013 | | | 520,735 | 387,778 | 502,725 | | | 199,917 | 676,303 | 399,953 | 88,738 |
| 2014 | 296,617 | 19,741 | | | 943,430 | | 2,128 | | | 653,019 | 31,719 |
| TOTAL | 1,546,270 | 214,978 | 1,840,469 | 1,470,949 | 2,339,414 | 128,334 | 127,489 | 1,002,631 | 1,161,785 | 1,663,236 | 215,578 |
| O.D. | | | | | | | | | | | 40 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 187,949 | 147,595 | 34,983 | | | 745,525 | 97,795 | 23,634 | 4,238 |
| 2011 | 1,738,587 | 6,826 | 973,757 | 850,102 | 754,740 | 170,103 | 18,472 | 676,953 | 329,198 | 462,787 | 43,468 |
| 2012 | 117 | 321,404 | 745,127 | 448,802 | 461,965 | 1,881 | 286,360 | 376,891 | 195,755 | 301,463 | 45,467 |
| 2013 | 211 | 9,038 | 968,581 | 519,993 | 624,920 | 3,549 | 19,410 | 825,708 | 702,023 | 478,866 | 86,963 |
| 2014 | 378,027 | 42,569 | 812,579 | 483,109 | 861,768 | 504 | 18,391 | 295,729 | 191,849 | 469,411 | 31,275 |
| TOTAL | 2,116,942 | 379,837 | 3,687,993 | 2,449,601 | 2,738,376 | 176,037 | 342,633 | 2,920,806 | 1,516,620 | 1,736,161 | 211,411 |
| O.D. | | | | | | | | | | | 39 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 9,624,248 | 8,440,758 | 211,450 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,695,495 | -2,576,180 | 2,869 | |
| TOTAL LOSSES | 5,928,753 | 5,864,578 | 214,319 | |
| EXPECTED LOSSES | 7,777,902 | 7,422,987 | 717,379 | |
| CREDIBILITY | .04 | .11 | .16 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 4.711 | 4.660 | .170 | 9.541 |
| INDICATED (POST-TEST) | 5.988 | 5.923 | .216 | 12.127 |
| PRES. ON RATE LEVEL | 6.233 | 5.949 | .575 | 12.757 |
| DERIVED BY FORMULA | 6.223 | 5.946 | .518 | 12.687 |
| UNDERLYING PRES. RATE | 6.180 | 5.898 | .570 | 12.648 |
| PROPOSED | 6.223 | 5.946 | .518 | 12.687 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 12.091 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 12.09 | MINIMUM PREMIUM | |
| MAN. RATES | 13.16 | 11.82 | 12.54 | + 12.09 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 10 | | | | | | | | | |
| 2011 | 483 | 164,484 | 34,054 | | | | 2 | | | 2 |
| 2012 | 938 | 17,667 | 1,883 | | | | | 2 | | 2 |
| 2013 | 1,789 | 423 | .023 | | | | | | | |
| 2014 | 2,406 | 3,361 | .139 | | | | | | 1 | 1 |
| TOTAL | 5,626 | 185,935 | 3,305 | | | | 2 | 3 | | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|--------------|---------|---------|-------|---------------|--------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | 110,630 | | | | | 53,854 | | |
| 2012 | | | | | 6,032 | | | | | 8,559 | 3,076 |
| 2013 | | | | | | | | | | | 423 |
| 2014 | | | | | 1,072 | | | | | 665 | 1,624 |
| TOTAL | | | | 110,630 | 7,104 | | | | 53,854 | 9,224 | 5,123 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|----------------|--------------|----------|-----------|--------------|---------------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 22 | 6,915 | 145,065 | 1,122 | | | 4,784 | 66,082 | 699 | |
| 2012 | | 8 | 529 | 332 | 7,426 | | 11 | 473 | 434 | 9,978 | 3,036 |
| 2013 | | | | | | | | | | | 415 |
| 2014 | | 15 | 918 | 549 | 979 | 1 | 10 | 302 | 195 | 478 | 1,601 |
| TOTAL | | 45 | 8,362 | 145,946 | 9,527 | 1 | 21 | 5,559 | 66,711 | 11,155 | 5,052 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 13,988 | 233,339 | 5,052 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -211,692 | -153,172 | 349 | |
| TOTAL LOSSES | | 80,167 | 5,401 | |
| EXPECTED LOSSES | 476,691 | 485,129 | 56,260 | |
| CREDIBILITY | .00 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.425 | .096 | 1.521 |
| INDICATED (POST-TEST) | .000 | 1.811 | .122 | 1.933 |
| PRES. ON RATE LEVEL | 8.554 | 8.706 | 1.010 | 18.270 |
| DERIVED BY FORMULA | 8.554 | 8.637 | .992 | 18.183 |
| UNDERLYING PRES. RATE | 8.473 | 8.623 | 1.000 | 18.096 |
| PROPOSED | 8.554 | 8.637 | .992 | 18.183 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 18.833 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 18.83 | MINIMUM PREMIUM | |
| MAN. RATES | 19.62 | 17.68 | 18.75 | + 18.83 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | | | | | | | | | | |
| 2011 | 728 | 346,986 | 47.662 | 2 | | | 1 | 1 | | 4 |
| 2012 | 1,076 | | | | | | | | | |
| 2013 | 182 | 66,247 | 36.399 | | | | | | 4 | 4 |
| 2014 | 489 | 10,534 | 2.154 | | | | | | 2 | 2 |
| TOTAL | 2,475 | 423,767 | 17.122 | 2 | | | 1 | 7 | | 10 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------|---------------|---------------|---------------|---------|-------|--------------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | 285,304 | | | 12,602 | 283 | 42,336 | | | 5,327 | 367 | 767 |
| 2013 | | | | | 39,212 | | | | | 25,676 | 1,359 |
| 2014 | | | | | 6,847 | | | | | 3,687 | |
| TOTAL | 285,304 | | | 12,602 | 46,342 | 42,336 | | | 5,327 | 29,730 | 2,126 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|------------|---------------|---------------|---------------|---------------|------------|--------------|---------------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | 396,931 | 2 | 795 | 16,529 | 529 | 56,115 | | 480 | 6,542 | 553 | 745 |
| 2013 | | 135 | 9,763 | 5,565 | 43,486 | 12 | 87 | 3,941 | 2,853 | 26,952 | 1,332 |
| 2014 | 1 | 97 | 5,865 | 3,502 | 6,252 | 3 | 63 | 1,666 | 1,087 | 2,651 | |
| TOTAL | 396,932 | 234 | 16,423 | 25,596 | 50,267 | 56,130 | 150 | 6,087 | 10,482 | 30,156 | 2,077 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|----------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 475,956 | 116,501 | 2,077 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -143,912 | -117,359 | 131 | | | |
| TOTAL LOSSES | 332,044 | | 2,208 | | | |
| EXPECTED LOSSES | 317,072 | 340,511 | 36,135 | | | |
| CREDIBILITY | .00 | .01 | .01 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 13.416 | .000 | .089 | 13.505 | | |
| INDICATED (POST-TEST) | 17.052 | .000 | .113 | 17.165 | | |
| PRES. ON RATE LEVEL | 12.921 | 13.876 | 1.473 | 28.270 | | |
| DERIVED BY FORMULA | 12.921 | 13.737 | 1.459 | 28.117 | | |
| UNDERLYING PRES. RATE | 12.811 | 13.758 | 1.460 | 28.029 | | |
| PROPOSED | 12.921 | 13.737 | 1.459 | 28.117 | | |
| YEAR | | | | | | |
| | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 26.798 |
| IND. RATES | | | | 26.80 | MINIMUM PREMIUM | |
| MAN. RATES | 29.26 | 26.20 | 27.79 | + 26.80 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 108,864 | 1,784,291 | 1.639 | | | 3 | 13 | 27 | 43 |
| 2011 | 102,187 | 1,362,487 | 1.333 | | | 2 | 12 | 19 | 33 |
| 2012 | 100,784 | 1,694,247 | 1.681 | | | 2 | 9 | 29 | 40 |
| 2013 | 106,563 | 2,585,071 | 2.425 | | | 4 | 6 | 24 | 34 |
| 2014 | 103,561 | 1,817,408 | 1.754 | | | 1 | 4 | 30 | 35 |
| TOTAL | 521,959 | 9,243,504 | 1.771 | | | 12 | 44 | 129 | 185 |
| O.D. | | 65,390 | .012 | | | | 2 | 1 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 432,662 | 274,268 | 210,717 | | | 338,782 | 247,953 | 154,864 | 125,045 |
| 2011 | | | 283,652 | 283,409 | 224,837 | | | 45,741 | 223,858 | 158,950 | 142,040 |
| 2012 | | | 317,061 | 416,127 | 228,466 | | | 78,894 | 299,057 | 225,208 | 129,434 |
| 2013 | | | 890,112 | 128,173 | 300,891 | | | 758,903 | 94,580 | 257,878 | 154,534 |
| 2014 | | | 217,156 | 48,128 | 239,062 | | | 615,500 | 106,580 | 462,395 | 128,587 |
| TOTAL | | | 2,140,643 | 1,150,105 | 1,203,973 | | | 1,837,820 | 972,028 | 1,259,295 | 679,640 |
| O.D. | | | | 43,408 | 4,305 | | | | 7,708 | 1,334 | 8,635 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 594,045 | 383,976 | 309,753 | | | 767,680 | 354,325 | 218,202 | 123,544 |
| 2011 | | 2,795 | 399,664 | 377,030 | 327,552 | | 2,711 | 115,095 | 277,638 | 213,243 | 137,921 |
| 2012 | 77 | 5,249 | 505,552 | 531,294 | 305,370 | 961 | 6,826 | 241,324 | 354,278 | 275,582 | 127,751 |
| 2013 | 286 | 9,971 | 1,211,169 | 231,040 | 408,879 | 7,620 | 29,739 | 1,471,613 | 176,672 | 325,254 | 151,443 |
| 2014 | 154 | 7,610 | 404,371 | 179,759 | 243,184 | 1,960 | 95,433 | 970,676 | 247,897 | 383,100 | 126,787 |
| TOTAL | 517 | 25,625 | 3,114,801 | 1,703,099 | 1,594,738 | 10,541 | 134,709 | 3,566,388 | 1,410,810 | 1,415,381 | 667,446 |
| O.D. | 2 | 163 | 14,634 | 51,493 | 8,093 | 17 | 113 | 4,271 | 7,475 | 2,258 | 8,406 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,871,781 | 6,193,347 | 675,852 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,630,955 | -1,840,529 | 3,292 | | | |
| TOTAL LOSSES | 4,240,826 | 4,352,818 | 679,144 | | | |
| EXPECTED LOSSES | 5,240,468 | 5,188,272 | 902,990 | | | |
| CREDIBILITY | .09 | .27 | .42 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .812 | .834 | .130 | 1.776 | | |
| INDICATED (POST-TEST) | 1.032 | 1.060 | .165 | 2.257 | | |
| PRES. ON RATE LEVEL | 1.014 | 1.003 | .175 | 2.192 | | |
| DERIVED BY FORMULA | 1.016 | 1.018 | .171 | 2.205 | | |
| UNDERLYING PRES. RATE | 1.004 | .994 | .173 | 2.171 | | |
| PROPOSED | 1.016 | 1.018 | .171 | 2.205 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.283 |
| IND. RATES | | | | 2.28 | MINIMUM PREMIUM | |
| MAN. RATES | 2.27 | 2.12 | 2.25 | + 2.28 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 37,587 | 1,575,911 | 4.192 | | | 1 | 6 | 20 | 27 |
| 2011 | 37,405 | 1,716,656 | 4.589 | | | 3 | 2 | 22 | 27 |
| 2012 | 35,499 | 1,485,556 | 4.184 | | | 2 | 3 | 20 | 25 |
| 2013 | 30,973 | 1,089,594 | 3.517 | | | 1 | 4 | 14 | 19 |
| 2014 | 31,037 | 699,327 | 2.253 | | | | 1 | 15 | 16 |
| TOTAL | 172,501 | 6,567,044 | 3.807 | | | 7 | 16 | 91 | 114 |
| O.D. | | 936 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 150,452 | 387,726 | 428,465 | | | 19,298 | 177,254 | 259,956 | 152,760 |
| 2011 | | | 703,362 | 9,354 | 350,628 | | | 134,025 | 54,379 | 315,364 | 149,544 |
| 2012 | | | 511,428 | 105,453 | 109,574 | | | 269,859 | 98,529 | 238,446 | 152,267 |
| 2013 | | | 222,767 | 294,082 | 108,064 | | | 62,529 | 121,996 | 186,649 | 93,507 |
| 2014 | | | | 13,178 | 183,577 | | | | 7,519 | 365,790 | 129,263 |
| TOTAL | | | 1,588,009 | 809,793 | 1,180,308 | | | 485,711 | 459,677 | 1,366,205 | 677,341 |
| O.D. | | | | | | | | | | | 936 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 206,571 | 542,816 | 629,845 | | | 43,729 | 253,296 | 366,277 | 150,927 |
| 2011 | | 6,725 | 942,475 | 22,380 | 510,990 | | 7,865 | 281,640 | 73,085 | 418,684 | 145,207 |
| 2012 | 121 | 5,515 | 679,281 | 146,966 | 157,899 | 3,289 | 11,964 | 567,035 | 133,814 | 290,951 | 150,288 |
| 2013 | 97 | 4,334 | 459,020 | 345,897 | 158,188 | 960 | 4,875 | 215,420 | 141,418 | 208,292 | 91,637 |
| 2014 | 26 | 2,937 | 171,779 | 105,225 | 169,617 | 295 | 7,330 | 172,457 | 112,119 | 263,737 | 127,453 |
| TOTAL | 244 | 19,511 | 2,459,126 | 1,163,284 | 1,626,539 | 4,544 | 32,034 | 1,280,281 | 713,732 | 1,547,941 | 665,512 |
| O.D. | | | | | | | | | | | 923 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,795,740 | 5,051,496 | 666,435 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,851,050 | -1,203,437 | 3,117 | | | |
| TOTAL LOSSES | 1,944,690 | 3,848,059 | 669,552 | | | |
| EXPECTED LOSSES | 3,665,646 | 3,363,772 | 912,530 | | | |
| CREDIBILITY | .04 | .13 | .20 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.127 | 2.231 | .388 | 3.746 | | |
| INDICATED (POST-TEST) | 1.432 | 2.836 | .493 | 4.761 | | |
| PRES. ON RATE LEVEL | 2.145 | 1.969 | .534 | 4.648 | | |
| DERIVED BY FORMULA | 2.116 | 2.082 | .526 | 4.724 | | |
| UNDERLYING PRES. RATE | 2.125 | 1.950 | .529 | 4.604 | | |
| PROPOSED | 2.116 | 2.082 | .526 | 4.724 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.893 |
| IND. RATES | | | | 4.89 | MINIMUM PREMIUM | |
| MAN. RATES | 4.71 | 4.50 | 4.77 | + 4.89 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 141,374 | 8,240,999 | 5.829 | | | 6 | 75 | 127 | 208 |
| 2011 | 1,527 | 143,061 | 9.368 | | | | | 3 | 3 |
| 2012 | | | | | | | | | |
| 2013 | | | | | | | | | |
| 2014 | | | | | | | | | |
| TOTAL | 142,901 | 8,384,060 | 5.867 | | | 6 | 75 | 130 | 211 |
| O.D. | | 28,466 | .019 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 854,649 | 3,140,446 | 847,826 | | | 639,151 | 1,362,377 | 844,446 | 552,104 |
| 2011 | | | | | 116,509 | | | | | 26,552 | |
| TOTAL | | | 854,649 | 3,140,446 | 964,335 | | | 639,151 | 1,362,377 | 870,998 | 552,104 |
| O.D. | | | | | 4,225 | | | | | 1,650 | 22,591 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|------------------|------------------|------------------|---------|-----------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,173,433 | 4,396,624 | 1,246,305 | | | 1,448,316 | 1,946,842 | 1,189,832 | 545,479 |
| 2011 | | 48 | 2,943 | 1,851 | 165,673 | | 16 | 384 | 402 | 35,016 | |
| TOTAL | | 48 | 1,176,376 | 4,398,475 | 1,411,978 | | 16 | 1,448,700 | 1,947,244 | 1,224,848 | 545,479 |
| O.D. | | | | | 6,211 | | | | | 2,325 | 22,320 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,625,140 | 8,991,081 | 567,799 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,110,701 | -2,430,689 | 571 | | | |
| TOTAL LOSSES | | 6,560,392 | 568,370 | | | |
| EXPECTED LOSSES | 4,837,199 | 5,941,824 | 708,789 | | | |
| CREDIBILITY | .04 | .11 | .18 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | 4.591 | .398 | 4.989 | | |
| INDICATED (POST-TEST) | .000 | 5.835 | .506 | 6.341 | | |
| PRES. ON RATE LEVEL | 3.417 | 4.198 | .501 | 8.116 | | |
| DERIVED BY FORMULA | 3.280 | 4.378 | .502 | 8.160 | | |
| UNDERLYING PRES. RATE | 3.385 | 4.158 | .496 | 8.039 | | |
| PROPOSED | 3.262 | 4.355 | .499 | 8.116 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-12 | 4-1-13 | 4-1-14 | 4-1-18 | IND. RATE | 8.406 |
| IND. RATES | | | | 8.41 | MINIMUM PREMIUM | |
| MAN. RATES | 8.50 | 8.73 | 8.33 | + 8.41 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 211,198 | 2,292,445 | 1.085 | | | 4 | 6 | 13 | 23 | |
| 2011 | 209,115 | 1,494,401 | .714 | | | 3 | 3 | 21 | 27 | |
| 2012 | 206,426 | 1,443,096 | .699 | | | 3 | 3 | 17 | 23 | |
| 2013 | 224,791 | 1,968,751 | .875 | | | 4 | 8 | 18 | 30 | |
| 2014 | 221,781 | 2,207,130 | .995 | | | 3 | 4 | 28 | 35 | |
| TOTAL | 1,073,311 | 9,405,823 | .876 | | | 17 | 24 | 97 | 138 | |
| O.D. | | 70,239 | .006 | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,121,018 | 220,031 | 91,411 | | | 358,453 | 196,573 | 105,277 | 199,682 |
| 2011 | | | 501,964 | 72,281 | 84,520 | | | 517,979 | 34,300 | 121,530 | 161,827 |
| 2012 | | | 538,035 | 40,386 | 115,365 | | | 439,011 | 14,334 | 137,834 | 158,131 |
| 2013 | | | 657,615 | 252,640 | 120,135 | | | 318,772 | 201,039 | 257,791 | 160,759 |
| 2014 | | | 482,416 | 312,982 | 255,231 | | | 220,421 | 307,474 | 504,307 | 124,299 |
| TOTAL | | | 3,301,048 | 898,320 | 666,662 | | | 1,854,636 | 753,720 | 1,126,739 | 804,698 |
| O.D. | | | | | 11,929 | | | | | 5,546 | 52,764 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|----------------|---------------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,539,158 | 308,044 | 134,374 | | | 812,255 | 280,903 | 148,336 | 197,286 |
| 2011 | | 4,740 | 672,524 | 99,365 | 129,705 | | 29,679 | 1,057,015 | 50,008 | 168,760 | 157,134 |
| 2012 | 129 | 5,483 | 700,490 | 67,863 | 164,248 | 5,353 | 17,444 | 872,497 | 39,056 | 176,775 | 156,075 |
| 2013 | 227 | 8,081 | 962,970 | 327,244 | 200,841 | 3,666 | 15,780 | 745,767 | 244,379 | 304,894 | 157,544 |
| 2014 | 483 | 19,936 | 1,051,189 | 453,093 | 339,226 | 1,685 | 74,805 | 872,427 | 363,581 | 417,012 | 122,559 |
| TOTAL | 839 | 38,240 | 4,926,331 | 1,255,609 | 968,394 | 10,704 | 137,708 | 4,359,961 | 977,927 | 1,215,777 | 790,598 |
| O.D. | | 42 | 2,971 | 1,693 | 13,229 | 3 | 20 | 853 | 616 | 5,822 | 51,724 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,477,672 | 4,439,067 | 842,322 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,921,632 | -1,163,994 | 3,775 | |
| TOTAL LOSSES | 6,556,040 | 3,275,073 | 846,097 | |
| EXPECTED LOSSES | 5,849,545 | 3,295,065 | 1,008,912 | |
| CREDIBILITY | .15 | .44 | .69 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .611 | .305 | .079 | .995 |
| INDICATED (POST-TEST) | .777 | .388 | .100 | 1.265 |
| PRES. ON RATE LEVEL | .550 | .310 | .095 | .955 |
| DERIVED BY FORMULA | .584 | .344 | .098 | 1.026 |
| UNDERLYING PRES. RATE | .545 | .307 | .094 | .946 |
| PROPOSED | .584 | .344 | .098 | 1.026 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.06 | MINIMUM PREMIUM | |
| MAN. RATES | 1.02 | .92 | .98 | + 1.06 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 116,544 | 373,792 | .320 | | | 1 | 2 | 2 | 5 |
| 2011 | 116,634 | 1,326,444 | 1.137 | | | 2 | 5 | 6 | 13 |
| 2012 | 117,122 | 764,167 | .652 | | | 1 | 2 | 2 | 5 |
| 2013 | 176,265 | 960,647 | .545 | | | 1 | 5 | 2 | 8 |
| 2014 | 175,242 | 1,109,574 | .633 | | | | 8 | 12 | 20 |
| TOTAL | 701,807 | 4,534,624 | .646 | | | 5 | 22 | 24 | 51 |
| O.D. | | 19,738 | .002 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 167,687 | 78,792 | 5,859 | | | 1,018 | 25,561 | 7,050 | 87,825 |
| 2011 | | | 376,710 | 103,331 | 125,437 | | | 165,193 | 401,316 | 93,828 | 60,629 |
| 2012 | | | 416,460 | 172,213 | 5,457 | | | 18,400 | 89,166 | 8,674 | 53,797 |
| 2013 | | | 157,566 | 229,357 | 35,763 | | | 37,554 | 361,538 | 46,066 | 92,803 |
| 2014 | | | | 178,603 | 202,204 | | | | 282,096 | 357,994 | 88,677 |
| TOTAL | | | 1,118,423 | 762,296 | 374,720 | | | 222,165 | 1,159,677 | 513,612 | 383,731 |
| O.D. | | | | | 3,728 | | | | | 9,504 | 6,506 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 230,234 | 110,309 | 8,613 | | | 2,307 | 36,526 | 9,933 | 86,771 |
| 2011 | | 3,596 | 509,342 | 139,925 | 186,013 | | 9,505 | 372,570 | 495,801 | 131,516 | 58,871 |
| 2012 | 98 | 4,786 | 563,117 | 221,240 | 27,901 | 223 | 1,762 | 58,670 | 102,484 | 13,810 | 53,098 |
| 2013 | 72 | 3,057 | 326,426 | 261,969 | 68,367 | 1,140 | 7,250 | 287,600 | 351,246 | 75,445 | 90,947 |
| 2014 | 59 | 5,937 | 369,016 | 256,776 | 211,683 | 757 | 27,758 | 426,704 | 280,143 | 288,037 | 87,436 |
| TOTAL | 229 | 17,376 | 1,998,135 | 990,219 | 502,577 | 2,120 | 46,275 | 1,147,851 | 1,266,200 | 518,741 | 377,123 |
| O.D. | | 57 | 3,195 | 1,908 | 3,404 | 8 | 175 | 4,297 | 2,792 | 6,831 | 6,378 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,219,718 | 3,292,672 | 383,501 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,290,370 | -809,544 | 2,505 | |
| TOTAL LOSSES | 929,348 | 2,483,128 | 386,006 | |
| EXPECTED LOSSES | 4,659,999 | 2,337,017 | 589,518 | |
| CREDIBILITY | .11 | .33 | .52 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .132 | .354 | .055 | .541 |
| INDICATED (POST-TEST) | .168 | .450 | .070 | .688 |
| PRES. ON RATE LEVEL | .670 | .336 | .085 | 1.091 |
| DERIVED BY FORMULA | .615 | .374 | .077 | 1.066 |
| UNDERLYING PRES. RATE | .664 | .333 | .084 | 1.081 |
| PROPOSED | .615 | .374 | .077 | 1.066 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.104 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.10 | MINIMUM PREMIUM | |
| MAN. RATES | 1.19 | 1.06 | 1.12 | + 1.10 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,145,292 | 4,079,556 | .356 | | | 4 | 15 | 42 | 61 | |
| 2011 | 1,041,023 | 2,201,401 | .211 | | | 3 | 11 | 28 | 42 | |
| 2012 | 943,457 | 2,564,100 | .271 | | | 2 | 15 | 23 | 40 | |
| 2013 | 741,356 | 2,958,876 | .399 | 1 | | 6 | 5 | 28 | 40 | |
| 2014 | 1,086,533 | 1,617,177 | .148 | | | | 6 | 38 | 44 | |
| TOTAL | 4,957,661 | 13,421,110 | .271 | 1 | | 15 | 52 | 159 | 227 | |
| O.D. | | 8,181 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,084,271 | 443,629 | 629,505 | | | 621,602 | 271,666 | 644,233 | 384,650 |
| 2011 | | | 645,116 | 217,552 | 233,635 | | | 110,337 | 251,462 | 323,139 | 420,160 |
| 2012 | | | 412,995 | 278,589 | 387,576 | | | 128,382 | 558,577 | 358,682 | 439,299 |
| 2013 | 89,639 | | 1,062,081 | 244,398 | 328,681 | | | 343,105 | 183,506 | 334,603 | 372,863 |
| 2014 | | | 185,044 | 461,091 | | | | | 118,667 | 456,234 | 396,141 |
| TOTAL | 89,639 | | 3,204,463 | 1,369,212 | 2,040,488 | | | 1,203,426 | 1,383,878 | 2,116,891 | 2,013,113 |
| O.D. | | | | | | | | | | | 8,181 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,219,591 | 621,080 | 925,373 | | | 1,179,418 | 388,211 | 907,723 | 380,034 |
| 2011 | | 6,173 | 875,265 | 293,153 | 345,720 | | 6,505 | 251,142 | 314,755 | 431,126 | 407,975 |
| 2012 | 97 | 5,746 | 613,596 | 373,034 | 501,127 | 1,564 | 11,960 | 410,097 | 657,893 | 441,826 | 433,588 |
| 2013 | 148,519 | 12,473 | 1,497,750 | 370,696 | 461,559 | 3,909 | 16,660 | 792,264 | 238,152 | 385,898 | 365,406 |
| 2014 | 91 | 9,874 | 597,974 | 394,748 | 449,032 | 562 | 17,292 | 317,731 | 207,629 | 340,859 | 390,595 |
| TOTAL | 148,707 | 34,266 | 4,804,176 | 2,052,711 | 2,682,811 | 6,035 | 52,417 | 2,950,652 | 1,806,640 | 2,507,432 | 1,977,598 |
| O.D. | | | | | | | | | | | 8,027 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 7,996,253 | 9,049,594 | 1,985,625 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,308,723 | -2,752,922 | 10,366 | | | |
| TOTAL LOSSES | 3,687,530 | 6,296,672 | 1,995,991 | | | |
| EXPECTED LOSSES | 8,576,754 | 7,783,527 | 2,776,290 | | | |
| CREDIBILITY | .42 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .074 | .127 | .040 | .241 | | |
| INDICATED (POST-TEST) | .094 | .161 | .051 | .306 | | |
| PRES. ON RATE LEVEL | .175 | .159 | .056 | .390 | | |
| DERIVED BY FORMULA | .141 | .161 | .051 | .353 | | |
| UNDERLYING PRES. RATE | .173 | .157 | .056 | .386 | | |
| PROPOSED | .141 | .161 | .051 | .353 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .365 |
| IND. RATES | | | | .37 | MINIMUM PREMIUM | |
| MAN. RATES | .46 | .38 | .40 | + .37 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 266,780 | 1,938,817 | .726 | | | 1 | 15 | 28 | 44 |
| 2011 | 276,298 | 2,505,135 | .906 | | | 1 | 10 | 35 | 46 |
| 2012 | 278,775 | 1,598,920 | .573 | | | | 14 | 28 | 42 |
| 2013 | 274,565 | 1,909,726 | .695 | | | 2 | 7 | 17 | 26 |
| 2014 | 303,156 | 1,523,215 | .502 | | | | 7 | 24 | 31 |
| TOTAL | 1,399,574 | 9,475,813 | .677 | | | 4 | 53 | 132 | 189 |
| O.D. | | 216,127 | .015 | | | | 3 | 2 | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 234,567 | 600,935 | 193,651 | | | 25,398 | 391,608 | 273,160 | 219,498 |
| 2011 | | | 136,860 | 467,540 | 561,175 | | | 38,199 | 286,876 | 784,238 | 230,247 |
| 2012 | | | | 227,314 | 232,819 | | | | 494,437 | 366,674 | 277,676 |
| 2013 | | | 274,038 | 244,170 | 182,084 | | | 308,458 | 336,339 | 294,231 | 270,406 |
| 2014 | | | | 216,572 | 229,196 | | | | 431,799 | 411,849 | 233,799 |
| TOTAL | | | 645,465 | 1,756,531 | 1,398,925 | | | 372,055 | 1,941,059 | 2,130,152 | 1,231,626 |
| O.D. | | | | 93,890 | 14,908 | | | | 49,895 | 28,150 | 29,284 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 322,060 | 841,308 | 284,668 | | | 57,552 | 559,607 | 384,886 | 216,864 |
| 2011 | | 1,592 | 224,945 | 622,865 | 805,103 | | 2,686 | 114,406 | 364,367 | 1,038,558 | 223,570 |
| 2012 | | 1,367 | 66,012 | 292,361 | 292,985 | | 6,233 | 142,768 | 580,773 | 444,401 | 274,066 |
| 2013 | 109 | 4,736 | 511,479 | 305,320 | 240,380 | 3,864 | 17,677 | 811,362 | 376,051 | 351,712 | 264,998 |
| 2014 | 71 | 6,950 | 433,758 | 303,187 | 242,079 | 1,056 | 39,976 | 591,592 | 388,809 | 343,046 | 230,526 |
| TOTAL | 180 | 14,645 | 1,558,254 | 2,365,041 | 1,865,215 | 4,920 | 66,572 | 1,717,680 | 2,269,607 | 2,562,603 | 1,210,024 |
| O.D. | | 188 | 9,643 | 126,143 | 18,998 | | 111 | 6,662 | 63,001 | 33,453 | 28,837 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,378,855 | 9,304,061 | 1,238,861 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,767,222 | -2,367,981 | 5,669 | |
| TOTAL LOSSES | | 6,936,080 | 1,244,530 | |
| EXPECTED LOSSES | 7,585,692 | 6,731,951 | 1,483,549 | |
| CREDIBILITY | .18 | .52 | .82 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .496 | .089 | .585 |
| INDICATED (POST-TEST) | .000 | .630 | .113 | .743 |
| PRES. ON RATE LEVEL | .547 | .486 | .107 | 1.140 |
| DERIVED BY FORMULA | .449 | .561 | .112 | 1.122 |
| UNDERLYING PRES. RATE | .542 | .481 | .106 | 1.129 |
| PROPOSED | .449 | .561 | .112 | 1.122 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.162 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.16 | MINIMUM PREMIUM | |
| MAN. RATES | 1.18 | 1.10 | 1.17 | + 1.16 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 149,506 | 2,952,834 | 1.975 | | | 5 | 7 | 38 | 50 |
| 2011 | 153,295 | 2,024,956 | 1.320 | | | 4 | 9 | 34 | 47 |
| 2012 | 163,813 | 2,910,145 | 1.776 | | | 3 | 3 | 42 | 48 |
| 2013 | 169,576 | 1,692,585 | .998 | | | 1 | 5 | 32 | 38 |
| 2014 | 187,011 | 2,375,935 | 1.270 | | 1 | | 4 | 33 | 38 |
| TOTAL | 823,201 | 11,956,455 | 1.452 | | 1 | 13 | 28 | 179 | 221 |
| O.D. | | 9,740 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 759,257 | 146,090 | 346,461 | | | 281,134 | 282,621 | 815,638 | 321,633 |
| 2011 | | | 579,730 | 324,113 | 190,174 | | | 152,549 | 167,913 | 400,027 | 210,450 |
| 2012 | | | 466,129 | 249,057 | 500,358 | | | 599,009 | 120,268 | 639,405 | 335,919 |
| 2013 | | | 168,995 | 245,160 | 317,351 | | | 78,921 | 150,985 | 435,953 | 295,220 |
| 2014 | 463,869 | | 306,872 | 465,805 | 4,250 | 4,250 | | 285,294 | 524,106 | 325,739 | |
| TOTAL | 463,869 | | 1,974,111 | 1,271,292 | 1,820,149 | 4,250 | | 1,111,613 | 1,007,081 | 2,815,129 | 1,488,961 |
| O.D. | | | | | | | | | | | 9,740 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,042,460 | 204,527 | 509,301 | | | 637,049 | 403,866 | 1,149,234 | 317,773 |
| 2011 | | 5,557 | 794,084 | 431,762 | 283,853 | | 8,970 | 330,569 | 213,901 | 532,103 | 204,347 |
| 2012 | 107 | 6,124 | 664,644 | 343,759 | 640,561 | 6,755 | 23,823 | 1,151,765 | 189,077 | 769,258 | 331,552 |
| 2013 | 86 | 4,236 | 419,149 | 319,674 | 382,635 | 1,304 | 6,795 | 300,914 | 197,887 | 473,026 | 289,316 |
| 2014 | 591,104 | 11,975 | 735,518 | 501,759 | 471,808 | 4,132 | 31,080 | 504,798 | 330,924 | 407,782 | 321,179 |
| TOTAL | 591,297 | 27,892 | 3,655,855 | 1,801,481 | 2,288,158 | 12,191 | 70,668 | 2,925,095 | 1,335,655 | 3,331,403 | 1,464,167 |
| O.D. | | | | | | | | | | | 9,563 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,282,998 | 8,756,697 | 1,473,730 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,008,044 | -2,720,939 | 6,891 | |
| TOTAL LOSSES | 3,274,954 | 6,035,758 | 1,480,621 | |
| EXPECTED LOSSES | 8,116,761 | 7,779,250 | 1,745,186 | |
| CREDIBILITY | .13 | .37 | .58 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .398 | .733 | .180 | 1.311 |
| INDICATED (POST-TEST) | .506 | .932 | .229 | 1.667 |
| PRES. ON RATE LEVEL | .996 | .954 | .214 | 2.164 |
| DERIVED BY FORMULA | .932 | .946 | .223 | 2.101 |
| UNDERLYING PRES. RATE | .986 | .945 | .212 | 2.143 |
| PROPOSED | .932 | .946 | .223 | 2.101 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.176 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.18 | MINIMUM PREMIUM | |
| MAN. RATES | 2.37 | 2.09 | 2.22 | + 2.18 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,435 | 643,694 | 2.435 | | | | 8 | 14 | 22 |
| 2011 | 34,507 | 316,393 | .916 | | | | 2 | 8 | 10 |
| 2012 | 32,288 | 216,436 | .670 | | | | 1 | 10 | 11 |
| 2013 | 29,816 | 465,196 | 1.560 | | | | 4 | 6 | 10 |
| 2014 | 30,189 | 408,374 | 1.352 | | | 1 | | 4 | 5 |
| TOTAL | 153,235 | 2,050,093 | 1.338 | | | 1 | 15 | 42 | 58 |
| O.D. | | 1,637,720 | 1.068 | | | | 2 | | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 233,420 | 33,505 | | | | 266,852 | 51,800 | 58,117 |
| 2011 | | | | 41,719 | 97,042 | | | | 41,146 | 78,239 | 58,247 |
| 2012 | | | | 4,602 | 39,472 | | | | 3,665 | 138,228 | 30,469 |
| 2013 | | | | 194,641 | 28,304 | | | | 121,496 | 55,915 | 64,840 |
| 2014 | | | 141,404 | | 67,800 | | | 50,540 | | 72,981 | 75,649 |
| TOTAL | | | 141,404 | 474,382 | 266,123 | | | 50,540 | 433,159 | 397,163 | 287,322 |
| O.D. | | | 965,712 | | | | | 662,904 | | | 9,104 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 326,787 | 49,252 | | | | 381,331 | 72,985 | 57,420 |
| 2011 | | 46 | 5,060 | 56,248 | 138,412 | | 47 | 4,782 | 51,674 | 103,714 | 56,558 |
| 2012 | | 68 | 4,385 | 7,835 | 48,712 | | 229 | 8,540 | 11,178 | 161,287 | 30,073 |
| 2013 | 17 | 1,365 | 115,374 | 214,505 | 45,806 | 279 | 2,112 | 79,548 | 121,544 | 66,983 | 63,543 |
| 2014 | 124 | 4,221 | 201,576 | 50,466 | 79,125 | 232 | 11,068 | 114,567 | 27,103 | 57,280 | 74,590 |
| TOTAL | 141 | 5,700 | 326,395 | 655,841 | 361,307 | 511 | 13,456 | 207,437 | 592,830 | 462,249 | 282,184 |
| O.D. | | 4,545 | 1,102,539 | 3,139 | 8,510 | | 14,015 | 1,220,297 | 2,876 | 3,809 | 8,906 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,895,036 | 2,090,561 | 291,090 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,428,992 | -673,151 | 1,015 | |
| TOTAL LOSSES | 1,466,044 | 1,417,410 | 292,105 | |
| EXPECTED LOSSES | 2,877,752 | 1,901,646 | 278,888 | |
| CREDIBILITY | .04 | .12 | .19 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .957 | .925 | .191 | 2.073 |
| INDICATED (POST-TEST) | 1.216 | 1.176 | .243 | 2.635 |
| PRES. ON RATE LEVEL | 1.896 | 1.253 | .184 | 3.333 |
| DERIVED BY FORMULA | 1.869 | 1.244 | .195 | 3.308 |
| UNDERLYING PRES. RATE | 1.878 | 1.241 | .182 | 3.301 |
| PROPOSED | 1.869 | 1.244 | .195 | 3.308 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.426 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.43 | MINIMUM PREMIUM | |
| MAN. RATES | 3.41 | 3.22 | 3.42 | + 3.43 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 222,383 | 2,084,405 | .937 | | | 3 | 18 | 33 | 54 | |
| 2011 | 246,438 | 2,797,158 | 1.135 | | | 3 | 14 | 32 | 49 | |
| 2012 | 358,667 | 4,042,010 | 1.126 | | | 6 | 6 | 34 | 46 | |
| 2013 | 413,953 | 12,107,745 | 2.924 | | 1 | 4 | 17 | 29 | 51 | |
| 2014 | 437,970 | 3,586,789 | .818 | | | 2 | 6 | 46 | 54 | |
| TOTAL | 1,679,411 | 24,618,107 | 1.466 | | 1 | 18 | 61 | 174 | 254 | |
| O.D. | | 31,386 | .001 | | | | 1 | | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|------------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 575,675 | 302,874 | 190,995 | | | 148,432 | 357,122 | 293,443 | 215,864 |
| 2011 | | | 825,322 | 394,338 | 209,460 | | | 222,099 | 409,669 | 460,616 | 275,654 |
| 2012 | | | 1,675,090 | 155,411 | 598,154 | | | 774,144 | 87,993 | 431,040 | 320,178 |
| 2013 | | 1,070,062 | 1,024,816 | 431,333 | 134,762 | | 8,394,036 | 293,192 | 289,349 | 236,292 | 233,903 |
| 2014 | | | 429,908 | 296,125 | 604,788 | | | 708,772 | 222,788 | 1,065,450 | 258,958 |
| TOTAL | | 1,070,062 | 4,530,811 | 1,580,081 | 1,738,159 | | 8,394,036 | 2,146,639 | 1,366,921 | 2,486,841 | 1,304,557 |
| O.D. | | | | 8,095 | | | | | 2,894 | | 20,397 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|------------------|------------------|------------------|---------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 790,402 | 424,023 | 280,761 | | | 336,348 | 510,329 | 413,462 | 213,274 |
| 2011 | | 7,881 | 1,124,756 | 525,739 | 316,293 | | 12,974 | 494,205 | 512,282 | 616,224 | 267,660 |
| 2012 | 398 | 17,527 | 2,204,411 | 260,883 | 806,249 | 9,428 | 31,694 | 1,562,067 | 149,682 | 532,994 | 316,016 |
| 2013 | 354 | 86,970 | 1,521,027 | 543,814 | 258,595 | 3,685 | 935,087 | 853,522 | 324,899 | 292,125 | 229,225 |
| 2014 | 401 | 21,365 | 1,178,776 | 600,585 | 637,401 | 2,812 | 125,335 | 1,436,906 | 502,997 | 834,225 | 255,333 |
| TOTAL | 1,153 | 133,743 | 6,819,372 | 2,355,044 | 2,299,299 | 15,925 | 1,105,090 | 4,683,048 | 2,000,189 | 2,689,030 | 1,281,508 |
| O.D. | | | | 11,333 | | | | | 4,136 | | 20,072 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 12,758,331 | 9,359,031 | 1,301,580 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,950,442 | -3,103,342 | 8,406 | |
| TOTAL LOSSES | 5,807,889 | 6,255,689 | 1,309,986 | |
| EXPECTED LOSSES | 14,459,729 | 9,068,819 | 1,914,528 | |
| CREDIBILITY | .20 | .59 | .93 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .346 | .372 | .078 | .796 |
| INDICATED (POST-TEST) | .440 | .473 | .099 | 1.012 |
| PRES. ON RATE LEVEL | .870 | .545 | .115 | 1.530 |
| DERIVED BY FORMULA | .784 | .503 | .100 | 1.387 |
| UNDERLYING PRES. RATE | .861 | .540 | .114 | 1.515 |
| PROPOSED | .784 | .503 | .100 | 1.387 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.436 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.44 | MINIMUM PREMIUM | |
| MAN. RATES | 1.74 | 1.48 | 1.57 | + 1.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 6,788 | 24,424 | .359 | | | | | | 1 | 1 |
| 2011 | 3,810 | 266,328 | 6.990 | | | | | 2 | 1 | 3 |
| 2012 | 9,308 | 40,105 | .430 | | | | | | 3 | 3 |
| 2013 | 5,376 | 33,261 | .618 | | | | | | 2 | 2 |
| 2014 | 6,120 | 108,352 | 1.770 | | | | | | 2 | 2 |
| TOTAL | 31,402 | 472,470 | 1.505 | | | | | | 2 | 9 |
| O.D. | | 1,753 | .005 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|----------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 5,088 | | | | | 14,963 | 4,373 |
| 2011 | | | | 98,177 | 9,094 | | | | 150,890 | 100 | 8,067 |
| 2012 | | | | | 21,856 | | | | | 16,808 | 1,441 |
| 2013 | | | | | 9,407 | | | | | 14,845 | 9,009 |
| 2014 | | | | | 62,913 | | | | | 31,178 | 14,261 |
| TOTAL | | | | 98,177 | 108,358 | | | | 150,890 | 77,894 | 37,151 |
| O.D. | | | | | | | | | | | 1,753 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|---------------|----------------|----------------|-----------|------------|---------------|----------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 7,479 | | | | | 21,083 | 4,321 |
| 2011 | | 24 | 6,366 | 128,880 | 13,927 | | | 13,406 | 185,152 | 2,090 | 7,833 |
| 2012 | | 29 | 1,915 | 1,204 | 26,900 | | 21 | 928 | 851 | 19,597 | 1,422 |
| 2013 | | 31 | 2,345 | 1,334 | 10,434 | 9 | 50 | 2,280 | 1,649 | 15,584 | 8,829 |
| 2014 | 9 | 932 | 53,919 | 32,186 | 57,445 | 25 | 574 | 14,097 | 9,158 | 22,409 | 14,061 |
| TOTAL | 9 | 1,016 | 64,545 | 163,604 | 116,185 | 34 | 645 | 30,711 | 196,810 | 80,763 | 36,466 |
| O.D. | | | | | | | | | | | 1,724 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 96,960 | 557,362 | 38,190 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -158,415 | -74,347 | 119 | |
| TOTAL LOSSES | | 483,015 | 38,309 | |
| EXPECTED LOSSES | 322,185 | 211,649 | 32,972 | |
| CREDIBILITY | .01 | .04 | .07 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.538 | .122 | 1.660 |
| INDICATED (POST-TEST) | .000 | 1.955 | .155 | 2.110 |
| PRES. ON RATE LEVEL | 1.036 | .680 | .106 | 1.822 |
| DERIVED BY FORMULA | 1.026 | .731 | .109 | 1.866 |
| UNDERLYING PRES. RATE | 1.026 | .674 | .105 | 1.805 |
| PROPOSED | 1.026 | .731 | .109 | 1.866 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.932 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.93 | MINIMUM PREMIUM | |
| MAN. RATES | 1.72 | 1.76 | 1.87 | + 1.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 233,966 | 10,790,229 | 4.611 | 2 | | 19 | 25 | 101 | 147 |
| 2011 | 236,894 | 12,144,636 | 5.126 | 1 | | 14 | 21 | 112 | 148 |
| 2012 | 248,946 | 9,782,021 | 3.929 | | | 16 | 17 | 71 | 104 |
| 2013 | 255,712 | 10,718,283 | 4.191 | 2 | | 15 | 25 | 75 | 117 |
| 2014 | 346,374 | 8,991,753 | 2.595 | 1 | | 7 | 10 | 108 | 126 |
| TOTAL | 1,321,892 | 52,426,922 | 3.966 | 6 | | 71 | 98 | 467 | 642 |
| O.D. | | 4,911 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|-------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 188,000 | | 3,526,832 | 900,128 | 1,037,813 | 1,700 | | 2,653,920 | 684,482 | 1,247,329 | 550,025 |
| 2011 | 253,494 | | 3,152,909 | 810,330 | 1,457,548 | | | 3,208,070 | 892,615 | 1,625,807 | 743,863 |
| 2012 | | | 3,581,495 | 667,867 | 863,791 | | | 1,618,558 | 1,033,184 | 1,175,687 | 841,439 |
| 2013 | 1,239,625 | | 2,692,509 | 1,299,424 | 975,152 | | | 1,472,021 | 1,290,882 | 1,189,895 | 558,775 |
| 2014 | 824,403 | | 1,531,211 | 753,794 | 1,528,767 | 5,000 | | 498,613 | 223,459 | 2,503,225 | 1,123,281 |
| TOTAL | 2,505,522 | | 14,484,956 | 4,431,543 | 5,863,071 | 6,700 | | 9,451,182 | 4,124,622 | 7,741,943 | 3,817,383 |
| O.D. | | | | | | | | | | | 4,911 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 291,776 | | 4,698,621 | 1,260,180 | 1,525,583 | 5,556 | | 5,539,978 | 978,123 | 1,757,485 | 543,425 |
| 2011 | 352,675 | 28,678 | 4,049,898 | 1,105,013 | 2,133,093 | | 119,593 | 4,317,133 | 1,144,292 | 2,187,896 | 722,291 |
| 2012 | 848 | 38,497 | 4,751,321 | 947,703 | 1,222,514 | 19,730 | 76,568 | 3,496,507 | 1,292,486 | 1,463,489 | 830,500 |
| 2013 | 1,616,809 | 36,507 | 4,210,700 | 1,695,093 | 1,377,837 | 17,679 | 78,576 | 3,655,532 | 1,472,531 | 1,432,110 | 547,600 |
| 2014 | 1,051,907 | 69,950 | 3,689,933 | 1,600,132 | 1,696,599 | 7,867 | 158,852 | 2,146,365 | 929,864 | 1,871,210 | 1,107,555 |
| TOTAL | 3,314,015 | 173,632 | 21,400,473 | 6,608,121 | 7,955,626 | 50,832 | 433,589 | 19,155,515 | 5,817,296 | 8,712,190 | 3,751,371 |
| O.D. | | | | | | | | | | | 4,842 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 44,528,056 | 29,093,233 | 3,756,213 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -20,322,762 | -8,386,914 | 19,743 | | | |
| TOTAL LOSSES | 24,205,294 | 20,706,319 | 3,775,956 | | | |
| EXPECTED LOSSES | 41,547,065 | 24,283,155 | 4,626,622 | | | |
| CREDIBILITY | .17 | .51 | .79 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.831 | 1.566 | .286 | 3.683 | | |
| INDICATED (POST-TEST) | 2.327 | 1.990 | .364 | 4.681 | | |
| PRES. ON RATE LEVEL | 3.192 | 1.865 | .355 | 5.412 | | |
| DERIVED BY FORMULA | 3.045 | 1.929 | .362 | 5.336 | | |
| UNDERLYING PRES. RATE | 3.143 | 1.837 | .350 | 5.330 | | |
| PROPOSED | 3.045 | 1.929 | .362 | 5.336 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.172 |
| IND. RATES | | | | 6.17 | MINIMUM PREMIUM | |
| MAN. RATES | 5.65 | 5.60 | 5.94 | + 6.17 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 97,610 | 3,486,097 | 3.571 | | | 6 | 11 | 47 | 64 |
| 2011 | 97,474 | 4,312,130 | 4.423 | | | 7 | 13 | 37 | 58 |
| 2012 | 95,320 | 8,046,046 | 8.441 | | | 8 | 7 | 26 | 41 |
| 2013 | 94,504 | 8,656,702 | 9.160 | | | 5 | 6 | 25 | 37 |
| 2014 | 103,324 | 1,486,300 | 1.438 | | | 1 | 6 | 22 | 29 |
| TOTAL | 488,232 | 25,987,275 | 5.323 | | | 27 | 43 | 157 | 229 |
| O.D. | | 5,370 | .001 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|--------------|---------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,235,617 | 527,545 | 374,480 | | | 398,941 | 236,603 | 477,093 | 235,818 |
| 2011 | 258,590 | | 1,551,655 | 518,829 | 299,633 | | | 482,526 | 573,963 | 421,213 | 205,721 |
| 2012 | | | 1,952,998 | 226,449 | 196,498 | | | 4,996,956 | 158,382 | 314,233 | 200,530 |
| 2013 | 781,962 | | 1,163,431 | 165,091 | 237,191 | 3,000 | | 5,744,823 | 159,027 | 293,024 | 109,153 |
| 2014 | | | 159,758 | 404,227 | 252,500 | | | 13,769 | 254,341 | 278,103 | 123,602 |
| TOTAL | 1,040,552 | | 6,063,459 | 1,842,141 | 1,360,302 | 3,000 | | 11,637,015 | 1,382,316 | 1,783,666 | 874,824 |
| O.D. | | | | 5,000 | | | | | 370 | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,696,503 | 738,563 | 550,482 | | | 904,001 | 338,105 | 672,224 | 232,988 |
| 2011 | 359,765 | 14,731 | 2,098,304 | 695,118 | 458,488 | | 27,851 | 1,037,265 | 716,336 | 570,446 | 199,755 |
| 2012 | 281 | 12,582 | 1,555,750 | 315,204 | 294,436 | 21,717 | 71,604 | 3,552,021 | 260,002 | 434,998 | 197,923 |
| 2013 | 1,174,182 | 9,364 | 1,134,046 | 258,102 | 335,913 | 19,009 | 50,682 | 2,510,337 | 283,870 | 401,340 | 106,970 |
| 2014 | 240 | 14,028 | 821,463 | 494,039 | 311,256 | 699 | 26,846 | 386,744 | 241,008 | 228,909 | 121,872 |
| TOTAL | 1,534,468 | 50,705 | 7,306,066 | 2,501,026 | 1,950,575 | 41,425 | 176,983 | 8,390,368 | 1,839,321 | 2,307,917 | 859,508 |
| O.D. | | 31 | 2,784 | 5,408 | 371 | | 5 | 215 | 350 | 26 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,503,050 | 8,604,994 | 859,508 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,659,833 | -2,956,452 | 3,967 | | | |
| TOTAL LOSSES | 10,843,217 | 5,648,542 | 863,475 | | | |
| EXPECTED LOSSES | 13,348,262 | 8,378,062 | 1,054,582 | | | |
| CREDIBILITY | .09 | .26 | .41 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.221 | 1.157 | .177 | 3.555 | | |
| INDICATED (POST-TEST) | 2.823 | 1.471 | .225 | 4.519 | | |
| PRES. ON RATE LEVEL | 2.776 | 1.743 | .219 | 4.738 | | |
| DERIVED BY FORMULA | 2.780 | 1.672 | .221 | 4.673 | | |
| UNDERLYING PRES. RATE | 2.734 | 1.716 | .216 | 4.666 | | |
| PROPOSED | 2.780 | 1.672 | .221 | 4.673 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.405 |
| IND. RATES | | | | 5.41 | MINIMUM PREMIUM | |
| MAN. RATES | 5.02 | 4.90 | 5.20 | + 5.41 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 19,178 | 1,729,188 | 9.016 | | | 4 | 4 | 3 | 11 |
| 2011 | 19,740 | 1,081,658 | 5.479 | | | 2 | 2 | 2 | 6 |
| 2012 | 16,466 | 492,004 | 2.987 | | | 1 | | 1 | 2 |
| 2013 | 21,193 | 318,269 | 1.501 | | | | 2 | 1 | 3 |
| 2014 | 23,526 | 698,486 | 2.968 | | | 1 | 2 | 13 | 16 |
| TOTAL | 100,103 | 4,319,605 | 4.315 | | | 8 | 10 | 20 | 38 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 847,027 | 230,344 | 11,358 | | | 528,670 | 24,263 | 62,889 | 24,637 |
| 2011 | | | 693,868 | 36,070 | 30,461 | | | 263,952 | 14,992 | 20,077 | 22,238 |
| 2012 | | | 315,456 | | 190 | | | 81,294 | | 742 | 94,322 |
| 2013 | | | | 197,190 | 11,111 | | | | 79,496 | 15,774 | 14,698 |
| 2014 | | | 150,107 | 106,512 | 185,467 | | | 27,287 | 7,436 | 201,148 | 20,529 |
| TOTAL | | | 2,006,458 | 570,116 | 238,587 | | | 901,203 | 126,187 | 300,630 | 176,424 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,083,274 | 322,481 | 16,696 | | | 1,086,083 | 34,672 | 88,611 | 24,341 |
| 2011 | | 6,511 | 923,457 | 52,265 | 55,829 | | 15,100 | 537,808 | 21,797 | 30,772 | 21,593 |
| 2012 | 75 | 3,017 | 400,037 | 6,953 | 12,606 | 992 | 3,165 | 159,540 | 2,956 | 3,750 | 93,096 |
| 2013 | 18 | 1,329 | 112,515 | 214,818 | 26,929 | 175 | 1,313 | 48,856 | 77,215 | 21,981 | 14,404 |
| 2014 | 168 | 7,916 | 427,979 | 203,080 | 203,773 | 264 | 9,526 | 141,966 | 66,762 | 147,991 | 20,242 |
| TOTAL | 261 | 18,773 | 2,947,262 | 799,597 | 315,833 | 1,431 | 29,104 | 1,974,253 | 203,402 | 293,105 | 173,676 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,971,084 | 1,611,937 | 173,676 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,833,485 | -538,147 | 1,001 | |
| TOTAL LOSSES | 3,137,599 | 1,073,790 | 174,677 | |
| EXPECTED LOSSES | 3,684,790 | 1,536,581 | 249,257 | |
| CREDIBILITY | .03 | .09 | .14 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.134 | 1.073 | .174 | 4.381 |
| INDICATED (POST-TEST) | 3.983 | 1.364 | .221 | 5.568 |
| PRES. ON RATE LEVEL | 3.738 | 1.558 | .253 | 5.549 |
| DERIVED BY FORMULA | 3.745 | 1.541 | .249 | 5.535 |
| UNDERLYING PRES. RATE | 3.681 | 1.535 | .249 | 5.465 |
| PROPOSED | 3.754 | 1.545 | .250 | 5.549 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.419 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 6.42 | MINIMUM PREMIUM | |
| MAN. RATES | 6.10 | 5.74 | 6.09 | + 6.42 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 214,437 | 5,979,576 | 2.788 | | | 12 | 21 | 42 | 75 |
| 2011 | 354,462 | 8,834,244 | 2.492 | | | 18 | 20 | 49 | 88 |
| 2012 | 280,665 | 16,527,580 | 5.888 | 1 | | 16 | 20 | 40 | 77 |
| 2013 | 285,794 | 7,518,288 | 2.630 | 1 | | 18 | 9 | 41 | 68 |
| 2014 | 256,387 | 4,922,726 | 1.920 | | | 12 | 10 | 34 | 56 |
| TOTAL | 1,391,745 | 43,782,414 | 3.146 | 2 | | 76 | 80 | 206 | 364 |
| O.D. | | 80,267 | .005 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|-------------------|------------------|------------------|--------------|---------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,016,055 | 662,497 | 390,750 | | | 843,552 | 519,660 | 353,478 | 193,584 |
| 2011 | 3,000 | | 4,545,324 | 934,364 | 561,418 | | | 1,597,377 | 560,531 | 373,966 | 258,264 |
| 2012 | 1,006,186 | | 4,420,334 | 898,103 | 412,365 | 5,000 | | 8,592,832 | 539,032 | 461,859 | 191,869 |
| 2013 | | | 4,249,002 | 475,567 | 554,133 | | | 1,439,550 | 252,444 | 353,995 | 193,597 |
| 2014 | | | 2,202,204 | 416,273 | 585,255 | | | 626,202 | 373,796 | 550,153 | 168,843 |
| TOTAL | 1,009,186 | | 18,432,919 | 3,386,804 | 2,503,921 | 5,000 | | 13,099,513 | 2,245,463 | 2,093,451 | 1,006,157 |
| O.D. | | | | 25,182 | | | | | 36,325 | | 18,760 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,141,044 | 927,494 | 574,404 | | | 1,911,489 | 742,595 | 498,050 | 191,261 |
| 2011 | 4,174 | 42,920 | 6,102,082 | 1,263,485 | 887,368 | | 91,523 | 3,300,063 | 712,214 | 525,269 | 250,774 |
| 2012 | 1,215,870 | 41,174 | 5,053,133 | 1,211,082 | 682,477 | 34,282 | 63,293 | 3,004,735 | 688,400 | 608,360 | 189,375 |
| 2013 | 1,351 | 43,905 | 5,522,941 | 831,964 | 965,663 | 14,779 | 58,043 | 2,860,572 | 391,448 | 481,710 | 189,725 |
| 2014 | 1,945 | 65,661 | 3,192,178 | 902,538 | 865,695 | 3,236 | 158,704 | 1,610,262 | 463,682 | 495,912 | 166,479 |
| TOTAL | 1,223,340 | 193,660 | 24,011,378 | 5,136,563 | 3,975,607 | 52,297 | 371,563 | 12,687,121 | 2,998,339 | 2,609,301 | 987,614 |
| O.D. | | | | 35,255 | | | | | 51,908 | | 18,277 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 38,539,359 | 14,806,973 | 1,005,891 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -24,729,932 | -5,858,350 | 5,367 | | | |
| TOTAL LOSSES | 13,809,427 | 8,948,623 | 1,011,258 | | | |
| EXPECTED LOSSES | 49,699,214 | 16,464,343 | 1,517,002 | | | |
| CREDIBILITY | .18 | .52 | .82 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .992 | .643 | .073 | 1.708 | | |
| INDICATED (POST-TEST) | 1.261 | .817 | .093 | 2.171 | | |
| PRES. ON RATE LEVEL | 3.626 | 1.201 | .111 | 4.938 | | |
| DERIVED BY FORMULA | 3.200 | 1.001 | .096 | 4.297 | | |
| UNDERLYING PRES. RATE | 3.571 | 1.183 | .109 | 4.863 | | |
| PROPOSED | 3.200 | 1.001 | .096 | 4.297 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.970 |
| IND. RATES | | | | 4.97 | MINIMUM PREMIUM | |
| MAN. RATES | 6.10 | 5.11 | 5.42 | + 4.97 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 500,685 | 20,973,126 | 4.188 | 2 | | 40 | 37 | 116 | 195 |
| 2011 | 646,792 | 14,530,053 | 2.246 | 1 | | 27 | 37 | 122 | 187 |
| 2012 | 637,599 | 7,343,766 | 1.151 | | | 10 | 26 | 83 | 119 |
| 2013 | 713,741 | 9,086,396 | 1.273 | 3 | | 14 | 26 | 83 | 126 |
| 2014 | 789,072 | 7,961,012 | 1.008 | 2 | 1 | 7 | 14 | 94 | 118 |
| TOTAL | 3,287,889 | 59,894,353 | 1.822 | 8 | 1 | 98 | 140 | 498 | 745 |
| O.D. | | 42,410 | .001 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------------|-------------------|------------------|------------------|----------------|--------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 431,497 | | 9,923,502 | 1,451,880 | 1,718,501 | 335,937 | | 3,868,900 | 1,024,873 | 1,614,970 | 603,066 |
| 2011 | 3,000 | | 6,143,300 | 1,392,109 | 1,093,983 | | | 3,439,719 | 683,318 | 1,196,492 | 578,132 |
| 2012 | | | 2,247,506 | 861,086 | 1,382,067 | | | 699,212 | 430,367 | 1,072,909 | 650,619 |
| 2013 | 1,065,873 | | 2,909,061 | 1,060,715 | 1,241,567 | 5,415 | | 699,918 | 877,830 | 794,023 | 431,994 |
| 2014 | 783,504 | 15,181 | 1,346,059 | 635,446 | 1,558,270 | 5,000 | 2,422 | 515,219 | 308,720 | 2,426,147 | 365,044 |
| TOTAL | 2,283,874 | 15,181 | 22,569,428 | 5,401,236 | 6,994,388 | 346,352 | 2,422 | 9,222,968 | 3,325,108 | 7,104,541 | 2,628,855 |
| O.D. | | | | | 7,372 | | | | | 9,377 | 25,661 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 449,750 | | 13,246,420 | 2,032,630 | 2,526,200 | 734,773 | | 7,865,037 | 1,464,541 | 2,275,494 | 595,829 |
| 2011 | 4,174 | 56,415 | 8,016,106 | 1,881,289 | 1,673,999 | | 112,389 | 4,045,301 | 879,540 | 1,617,129 | 561,366 |
| 2012 | 536 | 27,336 | 3,143,955 | 1,184,534 | 1,813,620 | 8,525 | 33,670 | 1,537,704 | 568,861 | 1,290,446 | 642,161 |
| 2013 | 1,762,873 | 37,858 | 4,405,196 | 1,486,963 | 1,671,686 | 20,894 | 42,297 | 1,927,406 | 976,143 | 938,549 | 423,354 |
| 2014 | 999,627 | 86,188 | 3,400,725 | 1,493,275 | 1,683,310 | 8,014 | 174,339 | 2,218,896 | 961,984 | 1,826,715 | 359,933 |
| TOTAL | 3,216,960 | 207,797 | 32,212,402 | 8,078,691 | 9,368,815 | 772,206 | 362,695 | 17,594,344 | 4,851,069 | 7,948,333 | 2,582,643 |
| O.D. | | | | | 10,837 | | | | | 13,213 | 25,270 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 54,366,404 | 30,270,958 | 2,607,913 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -33,235,159 | -10,783,185 | 16,349 | |
| TOTAL LOSSES | 21,131,245 | 19,487,773 | 2,624,262 | |
| EXPECTED LOSSES | 67,960,665 | 31,037,672 | 3,978,346 | |
| CREDIBILITY | .32 | .93 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .643 | .593 | .080 | 1.316 |
| INDICATED (POST-TEST) | .817 | .754 | .102 | 1.673 |
| PRES. ON RATE LEVEL | 2.099 | .958 | .123 | 3.180 |
| DERIVED BY FORMULA | 1.689 | .768 | .102 | 2.559 |
| UNDERLYING PRES. RATE | 2.067 | .944 | .121 | 3.132 |
| PROPOSED | 1.689 | .768 | .102 | 2.559 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.960 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.96 | MINIMUM PREMIUM | |
| MAN. RATES | 4.05 | 3.29 | 3.49 | + 2.96 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 378,961 | 14,755,872 | 3.893 | 1 | | 26 | 37 | 159 | 223 |
| 2011 | 408,369 | 22,514,699 | 5.513 | 2 | | 38 | 36 | 148 | 224 |
| 2012 | 393,315 | 14,383,689 | 3.657 | | | 26 | 36 | 170 | 232 |
| 2013 | 414,138 | 15,205,299 | 3.671 | 2 | | 20 | 48 | 156 | 226 |
| 2014 | 451,553 | 14,824,553 | 3.283 | 2 | 1 | 8 | 37 | 189 | 237 |
| TOTAL | 2,046,336 | 81,684,112 | 3.992 | 7 | 1 | 118 | 194 | 822 | 1142 |
| O.D. | | 202,793 | .009 | | | 1 | | 2 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|------------------|------------------|----------------|--------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 451,407 | | 4,861,292 | 1,780,151 | 1,384,433 | 568,788 | | 2,573,319 | 988,690 | 1,625,561 | 522,231 |
| 2011 | 840,765 | | 8,930,013 | 1,708,766 | 1,520,757 | 149,867 | | 5,592,699 | 1,528,873 | 1,489,218 | 753,741 |
| 2012 | | | 4,791,475 | 1,775,852 | 1,283,442 | | | 1,797,702 | 2,284,166 | 1,717,076 | 733,976 |
| 2013 | 136,664 | | 4,367,788 | 1,906,920 | 1,993,242 | 264,194 | | 2,665,376 | 1,138,497 | 2,030,708 | 701,910 |
| 2014 | 875,403 | 619,544 | 1,352,115 | 1,860,867 | 2,783,602 | 1,000 | 7,478 | 641,604 | 1,680,375 | 4,250,215 | 752,350 |
| TOTAL | 2,304,239 | 619,544 | 24,302,683 | 9,032,556 | 8,965,476 | 983,849 | 7,478 | 13,270,700 | 7,620,601 | 11,112,778 | 3,464,208 |
| O.D. | | | 115,214 | | 18,548 | | | 2,214 | | 37,969 | 28,848 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 322,967 | | 6,669,194 | 2,492,210 | 2,035,114 | 856,900 | | 5,819,413 | 1,412,841 | 2,290,411 | 515,964 |
| 2011 | 1,169,721 | 75,183 | 10,675,978 | 2,316,102 | 2,318,766 | 198,646 | 222,390 | 8,028,833 | 1,944,078 | 2,043,996 | 731,883 |
| 2012 | 1,142 | 55,626 | 6,541,135 | 2,338,211 | 1,817,236 | 21,906 | 97,161 | 4,153,983 | 2,593,207 | 2,139,104 | 724,434 |
| 2013 | 227,463 | 59,339 | 6,821,215 | 2,590,800 | 2,676,363 | 606,904 | 122,903 | 5,899,757 | 1,514,487 | 2,381,367 | 687,872 |
| 2014 | 1,117,116 | 999,761 | 5,901,833 | 3,171,094 | 2,993,050 | 8,949 | 341,734 | 4,415,919 | 2,283,515 | 3,244,835 | 741,817 |
| TOTAL | 2,838,409 | 1,189,909 | 36,609,355 | 12,908,417 | 11,840,529 | 1,693,305 | 784,188 | 28,317,905 | 9,748,128 | 12,099,713 | 3,401,970 |
| O.D. | | 1,102 | 154,243 | 1,628 | 25,444 | | 179 | 6,593 | 1,953 | 44,305 | 28,456 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 71,595,188 | 46,670,117 | 3,430,426 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -29,928,378 | -13,045,213 | 17,910 | |
| TOTAL LOSSES | 41,666,810 | 33,624,904 | 3,448,336 | |
| EXPECTED LOSSES | 60,325,984 | 37,140,998 | 4,624,720 | |
| CREDIBILITY | .23 | .68 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.036 | 1.643 | .169 | 3.848 |
| INDICATED (POST-TEST) | 2.588 | 2.088 | .215 | 4.891 |
| PRES. ON RATE LEVEL | 2.993 | 1.843 | .230 | 5.066 |
| DERIVED BY FORMULA | 2.900 | 2.010 | .215 | 5.125 |
| UNDERLYING PRES. RATE | 2.948 | 1.815 | .226 | 4.989 |
| PROPOSED | 2.867 | 1.987 | .212 | 5.066 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.860 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.86 | MINIMUM PREMIUM | |
| MAN. RATES | 5.20 | 5.24 | 5.56 | + 5.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 916,874 | 23,128,760 | 2.522 | 4 | | 35 | 56 | 279 | 374 |
| 2011 | 1,201,166 | 34,067,033 | 2.836 | 1 | | 58 | 61 | 256 | 376 |
| 2012 | 1,056,655 | 30,883,591 | 2.922 | 4 | | 51 | 56 | 207 | 318 |
| 2013 | 1,117,898 | 33,805,819 | 3.024 | 3 | 1 | 28 | 62 | 216 | 310 |
| 2014 | 1,099,908 | 41,242,769 | 3.749 | 3 | | 25 | 34 | 226 | 288 |
| TOTAL | 5,392,501 | 163,127,972 | 3.025 | 15 | 1 | 197 | 269 | 1184 | 1666 |
| O.D. | | 33,824 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 806,420 | | 7,849,210 | 2,545,231 | 2,510,361 | 100 | | 3,218,532 | 1,654,430 | 3,319,397 | 1,225,079 |
| 2011 | 73,664 | | 13,876,598 | 2,237,651 | 2,796,479 | 647 | | 8,302,997 | 2,392,892 | 2,844,647 | 1,541,458 |
| 2012 | 765,600 | | 10,707,845 | 2,265,996 | 3,446,031 | 10,968 | | 5,809,565 | 1,851,089 | 4,931,536 | 1,094,961 |
| 2013 | 831,942 | 720,903 | 5,970,329 | 2,793,016 | 2,750,206 | 399,078 | 6,673,553 | 3,700,270 | 4,881,152 | 3,758,773 | 1,326,597 |
| 2014 | 1,764,515 | | 7,159,047 | 1,666,189 | 3,800,361 | 5,117,343 | | 11,583,708 | 3,181,539 | 5,794,530 | 1,175,537 |
| TOTAL | 4,242,141 | 720,903 | 45,563,029 | 11,508,083 | 15,303,438 | 5,528,136 | 6,673,553 | 32,615,072 | 13,961,102 | 20,648,883 | 6,363,632 |
| O.D. | | | | | 12,220 | | | | | 2,489 | 19,115 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,251,564 | | 10,561,321 | 3,563,322 | 3,690,222 | 327 | | 6,640,728 | 2,364,181 | 4,677,023 | 1,210,378 |
| 2011 | 102,485 | 123,997 | 17,577,091 | 3,063,181 | 4,228,384 | 857 | 349,108 | 12,598,312 | 3,050,673 | 3,876,937 | 1,496,756 |
| 2012 | 926,883 | 112,932 | 13,735,670 | 3,201,690 | 4,707,025 | 92,779 | 208,096 | 9,803,360 | 2,520,925 | 5,977,060 | 1,080,727 |
| 2013 | 1,377,282 | 148,565 | 9,338,301 | 3,666,617 | 3,692,035 | 914,906 | 1,166,101 | 8,873,955 | 3,212,655 | 4,363,917 | 1,300,065 |
| 2014 | 1,340,694 | 212,937 | 10,825,613 | 3,973,446 | 4,377,429 | 927,696 | 1,121,258 | 11,860,644 | 3,843,119 | 4,408,515 | 1,159,079 |
| TOTAL | 4,998,908 | 598,431 | 62,037,996 | 17,468,256 | 20,695,095 | 1,936,565 | 2,844,563 | 49,776,999 | 14,991,553 | 23,303,452 | 6,247,005 |
| O.D. | | | | | 17,963 | | | | | 3,507 | 18,829 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 122,193,462 | 76,479,826 | 6,265,834 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -47,113,818 | -24,287,133 | 33,958 | | | |
| TOTAL LOSSES | 75,079,644 | 52,192,693 | 6,299,792 | | | |
| EXPECTED LOSSES | 94,854,093 | 68,754,389 | 9,113,328 | | | |
| CREDIBILITY | .44 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.392 | .968 | .117 | 2.477 | | |
| INDICATED (POST-TEST) | 1.769 | 1.230 | .149 | 3.148 | | |
| PRES. ON RATE LEVEL | 1.785 | 1.295 | .172 | 3.252 | | |
| DERIVED BY FORMULA | 1.778 | 1.230 | .149 | 3.157 | | |
| UNDERLYING PRES. RATE | 1.759 | 1.275 | .169 | 3.203 | | |
| PROPOSED | 1.778 | 1.230 | .149 | 3.157 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.652 |
| IND. RATES | | | | 3.65 | MINIMUM PREMIUM | |
| MAN. RATES | 3.66 | 3.37 | 3.57 | + 3.65 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 3,394 | 5,795 | .170 | | | | | | | |
| 2011 | 5,819 | 448,719 | 7.711 | | | 1 | | | 2 | 3 |
| 2012 | 5,562 | 10,551,653 | 189.709 | | | 1 | | | 1 | 3 |
| 2013 | 5,290 | 416,778 | 7.878 | | | 1 | | 1 | | 2 |
| 2014 | 7,033 | 37,668 | .535 | | | | | | | |
| TOTAL | 27,098 | 11,460,613 | 42.293 | | | 1 | 3 | 1 | 3 | 8 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|---------------|---------------|---------|------------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 302,235 | | 31,993 | | | 96,679 | | 4,661 | 5,795 |
| 2011 | | 856,359 | 594,332 | | 2,620 | | 8,295,046 | 789,659 | | 6,540 | 13,151 |
| 2012 | | | 227,925 | 19,037 | | | | 103,211 | 60,950 | | 7,097 |
| 2013 | | | | | | | | | | | 5,655 |
| 2014 | | | | | | | | | | | 37,668 |
| TOTAL | | 856,359 | 1,124,492 | 19,037 | 34,613 | | 8,295,046 | 989,549 | 60,950 | 11,201 | 69,366 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|---------------|---------------|--------------|----------------|------------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 401,731 | 2,460 | 50,786 | | | 196,459 | 1,203 | 7,648 | 5,725 |
| 2011 | | 2,840 | 389,734 | 7,173 | 15,138 | | 5,530 | 863,773 | 15,211 | 23,456 | 12,770 |
| 2012 | 71 | 75,224 | 285,252 | 33,409 | 18,359 | 4,899 | 980,210 | 226,225 | 65,924 | 10,818 | 7,005 |
| 2013 | 72 | 2,210 | | | | 1,136 | 4,754 | | | | 5,542 |
| 2014 | | | | | | | | | | | 37,141 |
| TOTAL | 143 | 80,274 | 1,076,717 | 43,042 | 84,283 | 6,035 | 990,494 | 1,286,457 | 82,338 | 41,922 | 68,183 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 3,440,120 | 251,585 | 68,183 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -652,506 | -168,026 | 195 | |
| TOTAL LOSSES | 2,787,614 | 83,559 | 68,378 | |
| EXPECTED LOSSES | 1,353,545 | 488,035 | 45,254 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 10.287 | .308 | .252 | 10.847 |
| INDICATED (POST-TEST) | 13.075 | .391 | .320 | 13.786 |
| PRES. ON RATE LEVEL | 5.072 | 1.829 | .169 | 7.070 |
| DERIVED BY FORMULA | 5.152 | 1.771 | .178 | 7.101 |
| UNDERLYING PRES. RATE | 4.995 | 1.801 | .167 | 6.963 |
| PROPOSED | 5.152 | 1.771 | .178 | 7.101 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.214 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.21 | MINIMUM PREMIUM | |
| MAN. RATES | 7.49 | 7.32 | 7.76 | + 8.21 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,505 | 50,660 | 3.366 | | | | | | 4 | 4 |
| 2011 | 3,888 | 54,847 | 1.410 | | | | | | 5 | 5 |
| 2012 | 7,650 | 85,040 | 1.111 | | | | | | 2 | 2 |
| 2013 | 11,477 | 64,985 | .566 | | | | | | 4 | 4 |
| 2014 | 3,242 | 191,523 | 5.907 | | | | 1 | | 1 | 2 |
| TOTAL | 27,762 | 447,055 | 1.610 | | | | 1 | | 16 | 17 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|-------|----------------|---------|---------|---------------|-------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 8,950 | | | | | 37,972 | 3,738 |
| 2011 | | | | | 18,751 | | | | | 31,356 | 4,740 |
| 2012 | | | | | 53,419 | | | | | 30,135 | 1,486 |
| 2013 | | | | | 41,457 | | | | | 11,617 | 11,911 |
| 2014 | | | 124,480 | | 7,547 | | | 40,000 | | 8,623 | 10,873 |
| TOTAL | | | 124,480 | | 130,124 | | | 40,000 | | 119,703 | 32,748 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|---------------|----------------|------------|--------------|---------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 13,156 | | | | | 53,502 | 3,693 |
| 2011 | | 6 | 472 | 297 | 26,663 | | 22 | 453 | 476 | 41,351 | 4,603 |
| 2012 | | 73 | 4,689 | 2,945 | 65,755 | | 45 | 1,665 | 1,530 | 35,133 | 1,467 |
| 2013 | 2 | 146 | 10,326 | 5,886 | 45,977 | 6 | 34 | 1,783 | 1,290 | 12,191 | 11,673 |
| 2014 | 101 | 2,945 | 132,769 | 17,753 | 22,052 | 145 | 7,859 | 68,448 | 7,020 | 10,018 | 10,721 |
| TOTAL | 103 | 3,170 | 148,256 | 26,881 | 173,603 | 151 | 7,960 | 72,349 | 10,316 | 152,195 | 32,157 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 231,989 | 362,995 | 32,157 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -609,769 | -225,292 | 141 | |
| TOTAL LOSSES | | 137,703 | 32,298 | |
| EXPECTED LOSSES | 1,256,231 | 634,918 | 41,921 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .496 | .116 | .612 |
| INDICATED (POST-TEST) | .000 | .630 | .147 | .777 |
| PRES. ON RATE LEVEL | 4.595 | 2.322 | .153 | 7.070 |
| DERIVED BY FORMULA | 4.549 | 2.254 | .153 | 6.956 |
| UNDERLYING PRES. RATE | 4.525 | 2.287 | .151 | 6.963 |
| PROPOSED | 4.549 | 2.254 | .153 | 6.956 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.046 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.05 | MINIMUM PREMIUM | |
| MAN. RATES | 7.79 | 7.32 | 7.76 | + 8.05 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 244,078 | 3,285,132 | 1.345 | | | 3 | 11 | 44 | 58 |
| 2011 | 353,011 | 6,076,256 | 1.721 | | | 11 | 18 | 49 | 78 |
| 2012 | 327,618 | 3,721,808 | 1.136 | | | 8 | 9 | 40 | 57 |
| 2013 | 297,387 | 7,759,064 | 2.609 | | | 11 | 5 | 55 | 71 |
| 2014 | 313,968 | 4,463,024 | 1.421 | | | 5 | 4 | 52 | 62 |
| TOTAL | 1,536,062 | 25,305,284 | 1.647 | | | 1 | 38 | 240 | 326 |
| O.D. | | 1,575 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 717,900 | 554,115 | 683,516 | | | 278,910 | 252,728 | 649,685 | 148,278 |
| 2011 | | | 2,084,278 | 745,668 | 844,001 | | | 877,345 | 349,959 | 846,423 | 328,582 |
| 2012 | | | 1,453,873 | 442,328 | 453,482 | | | 384,196 | 262,738 | 498,350 | 226,841 |
| 2013 | | | 2,476,232 | 305,937 | 910,635 | | | 2,437,697 | 287,442 | 984,218 | 356,903 |
| 2014 | 1,041 | | 1,009,825 | 201,971 | 787,757 | | | 940,087 | 115,573 | 1,163,933 | 242,837 |
| TOTAL | 1,041 | | 7,742,108 | 2,250,019 | 3,679,391 | | | 4,918,235 | 1,268,440 | 4,142,609 | 1,303,441 |
| O.D. | | | | | | | | | | | 1,575 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 985,677 | 775,761 | 1,004,768 | | | 632,009 | 361,147 | 915,404 | 146,499 |
| 2011 | | 19,976 | 2,832,772 | 1,004,644 | 1,244,192 | | 50,677 | 1,825,527 | 452,562 | 1,134,425 | 319,053 |
| 2012 | 348 | 16,555 | 1,972,117 | 600,934 | 627,678 | 4,687 | 18,668 | 846,407 | 337,809 | 603,640 | 223,892 |
| 2013 | 744 | 25,700 | 3,102,160 | 586,378 | 1,199,378 | 21,258 | 83,731 | 4,129,868 | 543,379 | 1,185,908 | 349,765 |
| 2014 | 2,276 | 37,638 | 1,905,886 | 687,436 | 871,058 | 4,177 | 201,062 | 2,067,458 | 513,128 | 933,939 | 239,437 |
| TOTAL | 3,368 | 99,869 | 10,798,612 | 3,655,153 | 4,947,074 | 30,122 | 354,138 | 9,501,269 | 2,208,025 | 4,773,316 | 1,278,646 |
| O.D. | | | | | | | | | | | 1,555 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 20,787,378 | 15,583,568 | 1,280,201 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -11,063,166 | -4,154,459 | 6,626 | | | |
| TOTAL LOSSES | 9,724,212 | 11,429,109 | 1,286,827 | | | |
| EXPECTED LOSSES | 22,411,144 | 11,781,595 | 1,781,832 | | | |
| CREDIBILITY | .19 | .56 | .87 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .633 | .744 | .084 | 1.461 | | |
| INDICATED (POST-TEST) | .805 | .946 | .107 | 1.858 | | |
| PRES. ON RATE LEVEL | 1.481 | .779 | .118 | 2.378 | | |
| DERIVED BY FORMULA | 1.353 | .873 | .108 | 2.334 | | |
| UNDERLYING PRES. RATE | 1.459 | .767 | .116 | 2.342 | | |
| PROPOSED | 1.353 | .873 | .108 | 2.334 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.699 |
| IND. RATES | | | | 2.70 | MINIMUM PREMIUM | |
| MAN. RATES | 2.58 | 2.46 | 2.61 | + 2.70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 161,345 | 9,163,293 | 5.679 | | | 14 | 18 | 63 | 95 |
| 2011 | 185,418 | 10,540,798 | 5.684 | | 1 | 20 | 15 | 67 | 103 |
| 2012 | 188,885 | 8,482,338 | 4.490 | | | 16 | 25 | 59 | 100 |
| 2013 | 209,042 | 9,988,074 | 4.778 | | | 18 | 27 | 61 | 106 |
| 2014 | 223,486 | 4,195,031 | 1.877 | | | 3 | 10 | 84 | 97 |
| TOTAL | 968,176 | 42,369,534 | 4.376 | | 1 | 71 | 95 | 334 | 501 |
| O.D. | | 79,261 | .008 | | | | 2 | 1 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|-------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,092,021 | 748,762 | 1,098,982 | | | 2,534,324 | 519,698 | 784,801 | 384,705 |
| 2011 | | 143,034 | 4,677,085 | 655,518 | 792,967 | | 503,531 | 2,025,962 | 372,053 | 997,559 | 373,089 |
| 2012 | | | 3,295,578 | 1,072,777 | 749,088 | | | 1,634,358 | 704,674 | 643,302 | 382,561 |
| 2013 | | | 3,983,484 | 1,479,604 | 1,030,579 | | | 1,140,466 | 1,059,223 | 965,303 | 329,415 |
| 2014 | | | 562,890 | 615,039 | 787,447 | | | 176,667 | 471,528 | 1,155,133 | 426,327 |
| TOTAL | | 143,034 | 15,611,058 | 4,571,700 | 4,459,063 | | 503,531 | 7,511,777 | 3,127,176 | 4,546,098 | 1,896,097 |
| O.D. | | | | 50,898 | 27,000 | | | | | 99 | 1,264 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,798,088 | 1,048,267 | 1,615,500 | | | 3,885,034 | 742,650 | 1,105,786 | 380,089 |
| 2011 | | 207,541 | 6,084,634 | 901,459 | 1,213,651 | | 1,073,143 | 3,691,569 | 492,495 | 1,349,008 | 362,269 |
| 2012 | 785 | 37,489 | 4,459,898 | 1,433,025 | 1,081,536 | 19,925 | 72,637 | 3,416,704 | 892,534 | 832,099 | 377,588 |
| 2013 | 1,375 | 49,750 | 5,880,466 | 1,970,441 | 1,548,636 | 13,833 | 61,969 | 2,873,360 | 1,201,760 | 1,159,117 | 322,827 |
| 2014 | 675 | 34,620 | 1,920,009 | 993,708 | 880,769 | 2,329 | 90,650 | 1,250,121 | 651,618 | 898,520 | 420,358 |
| TOTAL | 2,835 | 329,400 | 22,143,095 | 6,346,900 | 6,340,092 | 36,087 | 1,298,399 | 15,116,788 | 3,981,057 | 5,344,530 | 1,863,131 |
| O.D. | 2 | 94 | 6,725 | 75,090 | 29,939 | | | 15 | 12 | 105 | 1,248 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 38,933,440 | 22,117,725 | 1,864,379 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -15,483,220 | -6,124,952 | 10,325 | | | |
| TOTAL LOSSES | 23,450,220 | 15,992,773 | 1,874,704 | | | |
| EXPECTED LOSSES | 31,475,401 | 17,553,030 | 2,575,349 | | | |
| CREDIBILITY | .14 | .41 | .64 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.422 | 1.652 | .194 | 4.268 | | |
| INDICATED (POST-TEST) | 3.078 | 2.100 | .247 | 5.425 | | |
| PRES. ON RATE LEVEL | 3.301 | 1.841 | .270 | 5.412 | | |
| DERIVED BY FORMULA | 3.270 | 1.947 | .255 | 5.472 | | |
| UNDERLYING PRES. RATE | 3.251 | 1.813 | .266 | 5.330 | | |
| PROPOSED | 3.242 | 1.930 | .253 | 5.425 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.275 |
| IND. RATES | | | | 6.28 | MINIMUM PREMIUM | |
| MAN. RATES | 5.66 | 5.60 | 5.94 | + 6.28 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 75,111 | 2,412,420 | 3,211 | | | 5 | 7 | 23 | 35 |
| 2011 | 81,445 | 3,086,106 | 3,789 | | | 8 | 8 | 36 | 52 |
| 2012 | 85,749 | 2,835,421 | 3,306 | | | 6 | 7 | 32 | 45 |
| 2013 | 79,540 | 1,488,390 | 1,871 | | | 1 | 6 | 27 | 34 |
| 2014 | 85,125 | 413,023 | .485 | | | | 3 | 20 | 23 |
| TOTAL | 406,970 | 10,235,360 | 2,515 | | | 20 | 31 | 138 | 189 |
| O.D. | | 456,136 | .112 | | | 1 | | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,128,350 | 186,467 | 178,227 | | | 425,166 | 122,920 | 267,801 | 103,489 |
| 2011 | | | 1,365,288 | 316,591 | 355,978 | | | 476,581 | 116,188 | 353,364 | 102,116 |
| 2012 | | | 1,211,186 | 235,647 | 211,961 | | | 432,250 | 214,863 | 420,799 | 108,715 |
| 2013 | | | 183,677 | 202,249 | 484,836 | | | 46,105 | 35,876 | 454,031 | 81,616 |
| 2014 | | | | 50,860 | 125,901 | | | | 17,726 | 114,593 | 103,943 |
| TOTAL | | | 3,888,501 | 991,814 | 1,356,903 | | | 1,380,102 | 507,573 | 1,610,588 | 499,879 |
| O.D. | | | 268,216 | | | | | 186,657 | | | 1,263 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,490,848 | 261,054 | 261,994 | | | 893,372 | 175,654 | 377,333 | 102,247 |
| 2011 | | 12,971 | 1,839,870 | 429,607 | 533,298 | | 27,458 | 983,526 | 153,524 | 474,932 | 99,155 |
| 2012 | 289 | 12,953 | 1,601,713 | 328,119 | 315,049 | 5,275 | 19,882 | 924,540 | 281,162 | 513,293 | 107,302 |
| 2013 | 93 | 4,685 | 454,685 | 297,862 | 566,283 | 755 | 3,852 | 175,860 | 88,066 | 482,040 | 79,984 |
| 2014 | 25 | 2,697 | 163,639 | 108,082 | 122,660 | 120 | 3,420 | 68,456 | 44,661 | 84,302 | 102,488 |
| TOTAL | 407 | 33,306 | 5,550,755 | 1,424,724 | 1,799,284 | 6,150 | 54,612 | 3,045,754 | 743,067 | 1,931,900 | 491,176 |
| O.D. | 64 | 2,567 | 340,118 | 5,902 | 10,520 | 2,277 | 7,265 | 366,220 | 6,704 | 6,624 | 1,238 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,409,495 | 5,928,725 | 492,414 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,434,215 | -2,022,801 | 2,552 | |
| TOTAL LOSSES | 3,975,280 | 3,905,924 | 494,966 | |
| EXPECTED LOSSES | 10,959,702 | 5,742,346 | 679,640 | |
| CREDIBILITY | .08 | .23 | .36 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .977 | .960 | .122 | 2.059 |
| INDICATED (POST-TEST) | 1.242 | 1.220 | .155 | 2.617 |
| PRES. ON RATE LEVEL | 2.734 | 1.433 | .170 | 4.337 |
| DERIVED BY FORMULA | 2.615 | 1.384 | .165 | 4.164 |
| UNDERLYING PRES. RATE | 2.693 | 1.411 | .167 | 4.271 |
| PROPOSED | 2.615 | 1.384 | .165 | 4.164 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.816 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.82 | MINIMUM PREMIUM | |
| MAN. RATES | 4.66 | 4.49 | 4.76 | + 4.82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 46,603 | 2,751,025 | 5.903 | | | 6 | 6 | 45 | 57 | |
| 2011 | 50,214 | 1,609,199 | 3.204 | 1 | | 1 | 4 | 42 | 48 | |
| 2012 | 40,834 | 1,644,810 | 4.028 | | | 2 | 7 | 19 | 28 | |
| 2013 | 42,214 | 2,751,024 | 6.516 | | | 3 | 8 | 30 | 41 | |
| 2014 | 47,217 | 1,151,253 | 2.438 | | | | 4 | 22 | 26 | |
| TOTAL | 227,082 | 9,907,311 | 4.363 | 1 | | 12 | 29 | 158 | 200 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 894,241 | 424,348 | 320,276 | | | 495,289 | 188,098 | 300,829 | 127,944 |
| 2011 | 42,675 | | 131,009 | 272,322 | 469,383 | | | 20,615 | 92,422 | 460,423 | 120,350 |
| 2012 | | | 478,199 | 314,958 | 121,817 | | | 219,168 | 218,490 | 190,111 | 102,067 |
| 2013 | | | 871,289 | 500,427 | 320,653 | | | 346,073 | 241,301 | 388,601 | 82,680 |
| 2014 | | | | 134,659 | 169,955 | | | | 433,674 | 357,059 | 55,906 |
| TOTAL | 42,675 | | 2,374,738 | 1,646,714 | 1,402,084 | | | 1,081,145 | 1,173,985 | 1,697,023 | 488,947 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,227,793 | 594,088 | 470,802 | | | 1,122,324 | 268,793 | 423,865 | 126,409 |
| 2011 | 59,371 | 1,472 | 202,667 | 365,389 | 672,505 | | 1,467 | 56,737 | 120,633 | 608,717 | 116,860 |
| 2012 | 114 | 6,190 | 680,243 | 404,547 | 177,575 | 2,674 | 11,315 | 494,629 | 265,935 | 236,899 | 100,740 |
| 2013 | 321 | 12,366 | 1,408,338 | 635,694 | 457,433 | 4,078 | 17,878 | 839,806 | 299,254 | 446,708 | 81,026 |
| 2014 | 48 | 4,742 | 293,223 | 202,547 | 175,579 | 1,021 | 39,094 | 568,578 | 373,887 | 303,883 | 55,123 |
| TOTAL | 59,854 | 24,770 | 3,812,264 | 2,202,265 | 1,953,894 | 7,773 | 69,754 | 3,082,074 | 1,328,502 | 2,020,072 | 480,158 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,056,489 | 7,504,733 | 480,158 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,348,504 | -1,931,163 | 2,436 | |
| TOTAL LOSSES | 3,707,985 | 5,573,570 | 482,594 | |
| EXPECTED LOSSES | 6,669,398 | 5,447,698 | 658,539 | |
| CREDIBILITY | .05 | .16 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.633 | 2.454 | .213 | 4.300 |
| INDICATED (POST-TEST) | 2.076 | 3.119 | .271 | 5.466 |
| PRES. ON RATE LEVEL | 2.982 | 2.436 | .295 | 5.713 |
| DERIVED BY FORMULA | 2.937 | 2.545 | .289 | 5.771 |
| UNDERLYING PRES. RATE | 2.937 | 2.399 | .290 | 5.626 |
| PROPOSED | 2.908 | 2.519 | .286 | 5.713 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.608 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 6.61 | MINIMUM PREMIUM | |
| MAN. RATES | 6.16 | 5.91 | 6.27 | + 6.61 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 96,235 | 13,111,691 | 13.624 | | 1 | 16 | 11 | 53 | 81 |
| 2011 | 91,323 | 3,696,029 | 4.047 | | | 8 | 11 | 42 | 61 |
| 2012 | 95,227 | 3,381,568 | 3.551 | | | 4 | 8 | 57 | 69 |
| 2013 | 105,050 | 2,799,627 | 2.665 | | | 4 | 12 | 41 | 57 |
| 2014 | 109,767 | 2,485,754 | 2.264 | | | | 10 | 35 | 45 |
| TOTAL | 497,602 | 25,474,669 | 5.119 | | 1 | 32 | 52 | 228 | 313 |
| O.D. | | 63,521 | .012 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|------------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 1,476,031 | 2,996,593 | 650,726 | 672,849 | | 5,515,110 | 803,102 | 328,796 | 501,396 | 167,088 |
| 2011 | | | 1,492,301 | 611,111 | 271,307 | | | 215,078 | 354,097 | 514,073 | 238,062 |
| 2012 | | | 879,522 | 375,693 | 571,214 | | | 483,362 | 164,777 | 662,538 | 244,462 |
| 2013 | | | 705,484 | 586,260 | 296,152 | | | 89,879 | 582,699 | 360,272 | 178,881 |
| 2014 | | | | 553,182 | 293,507 | | | | 1,157,447 | 305,516 | 176,102 |
| TOTAL | | 1,476,031 | 6,073,900 | 2,776,972 | 2,105,029 | | 5,515,110 | 1,591,421 | 2,587,816 | 2,343,795 | 1,004,595 |
| O.D. | | | | | 26,841 | | | | | 36,680 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|--------------|------------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 200,147 | 4,114,322 | 911,015 | 989,088 | | 920,511 | 1,819,830 | 469,849 | 706,468 | 165,083 |
| 2011 | | 14,177 | 2,024,626 | 815,279 | 418,108 | | 12,611 | 475,778 | 444,823 | 685,893 | 231,158 |
| 2012 | 199 | 10,555 | 1,193,242 | 512,007 | 746,721 | 5,277 | 19,655 | 926,530 | 236,497 | 793,453 | 241,284 |
| 2013 | 277 | 11,324 | 1,250,185 | 715,702 | 424,296 | 2,260 | 13,773 | 561,698 | 600,157 | 423,731 | 175,303 |
| 2014 | 141 | 13,405 | 853,298 | 621,575 | 351,197 | 2,094 | 86,929 | 1,155,876 | 762,187 | 337,643 | 173,637 |
| TOTAL | 617 | 249,608 | 9,435,673 | 3,575,578 | 2,929,410 | 9,631 | 1,053,479 | 4,939,712 | 2,513,513 | 2,947,188 | 986,465 |
| O.D. | 3 | 395 | 22,780 | 13,599 | 24,644 | 27 | 661 | 16,244 | 10,557 | 26,835 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 15,728,830 | 12,041,324 | 986,465 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,777,634 | -3,604,327 | 4,619 | | | |
| TOTAL LOSSES | 8,951,196 | 8,436,997 | 991,084 | | | |
| EXPECTED LOSSES | 13,639,270 | 10,265,529 | 1,189,270 | | | |
| CREDIBILITY | .09 | .26 | .41 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.799 | 1.696 | .199 | 3.694 | | |
| INDICATED (POST-TEST) | 2.287 | 2.156 | .253 | 4.696 | | |
| PRES. ON RATE LEVEL | 2.783 | 2.095 | .243 | 5.121 | | |
| DERIVED BY FORMULA | 2.738 | 2.111 | .247 | 5.096 | | |
| UNDERLYING PRES. RATE | 2.741 | 2.063 | .239 | 5.043 | | |
| PROPOSED | 2.738 | 2.111 | .247 | 5.096 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.895 |
| IND. RATES | | | | 5.90 | MINIMUM PREMIUM | |
| MAN. RATES | 5.53 | 5.30 | 5.62 | + 5.90 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 71,827 | 2,793,300 | 3.888 | | | 8 | 2 | 9 | 19 |
| 2011 | 78,156 | 1,865,390 | 2.386 | | | 4 | 5 | 21 | 30 |
| 2012 | 71,051 | 1,191,306 | 1.676 | | | 3 | 2 | 9 | 14 |
| 2013 | 69,202 | 3,112,705 | 4.497 | | | 4 | 15 | 18 | 37 |
| 2014 | 79,329 | 2,509,302 | 3.163 | | | 4 | 4 | 20 | 28 |
| TOTAL | 369,565 | 11,472,003 | 3.104 | | | 23 | 28 | 77 | 128 |
| O.D. | | 668 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,180,291 | 46,375 | 36,678 | | | 433,037 | 13,137 | 43,798 | 39,984 |
| 2011 | | | 847,393 | 238,157 | 174,906 | | | 171,999 | 139,141 | 188,713 | 105,081 |
| 2012 | | | 428,547 | 132,834 | 204,278 | | | 129,042 | 114,208 | 97,032 | 85,365 |
| 2013 | | | 936,689 | 496,124 | 184,736 | | | 624,479 | 398,622 | 387,003 | 85,052 |
| 2014 | | | 696,118 | 329,577 | 494,465 | | | 402,380 | 237,645 | 293,472 | 55,645 |
| TOTAL | | | 5,089,038 | 1,243,067 | 1,095,063 | | | 1,760,937 | 902,753 | 1,010,018 | 371,127 |
| O.D. | | | | | | | | | | | 668 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,993,539 | 64,925 | 53,918 | | | 981,262 | 18,773 | 61,712 | 39,504 |
| 2011 | | 8,042 | 1,143,396 | 320,545 | 265,955 | | 9,949 | 364,480 | 175,621 | 253,349 | 102,034 |
| 2012 | 102 | 4,982 | 587,997 | 184,041 | 271,999 | 1,574 | 6,475 | 286,840 | 139,403 | 121,612 | 84,255 |
| 2013 | 337 | 12,453 | 1,450,891 | 615,427 | 311,268 | 7,130 | 30,575 | 1,445,651 | 470,165 | 473,733 | 83,351 |
| 2014 | 695 | 28,610 | 1,491,266 | 613,597 | 586,209 | 2,028 | 100,692 | 1,005,162 | 278,730 | 275,215 | 54,866 |
| TOTAL | 1,134 | 54,087 | 7,667,089 | 1,798,535 | 1,489,349 | 10,732 | 147,691 | 4,083,395 | 1,082,692 | 1,185,621 | 364,010 |
| O.D. | | | | | | | | | | | 652 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,964,128 | 5,556,197 | 364,662 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,871,110 | -1,077,969 | 1,635 | |
| TOTAL LOSSES | 9,093,018 | 4,478,228 | 366,297 | |
| EXPECTED LOSSES | 5,761,518 | 3,056,303 | 432,392 | |
| CREDIBILITY | .07 | .22 | .34 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.460 | 1.212 | .099 | 3.771 |
| INDICATED (POST-TEST) | 3.127 | 1.540 | .126 | 4.793 |
| PRES. ON RATE LEVEL | 1.583 | .840 | .119 | 2.542 |
| DERIVED BY FORMULA | 1.691 | .994 | .121 | 2.806 |
| UNDERLYING PRES. RATE | 1.559 | .827 | .117 | 2.503 |
| PROPOSED | 1.691 | .994 | .121 | 2.806 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.245 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.25 | MINIMUM PREMIUM | |
| MAN. RATES | 2.54 | 2.63 | 2.79 | + 3.25 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 489,690 | 24,470,126 | 4.997 | 4 | 1 | 38 | 67 | 218 | 328 |
| 2011 | 536,552 | 26,233,031 | 4.889 | 1 | | 51 | 52 | 227 | 331 |
| 2012 | 533,596 | 20,636,299 | 3.867 | 3 | 2 | 27 | 56 | 195 | 283 |
| 2013 | 565,739 | 19,096,907 | 3.375 | 2 | | 28 | 56 | 203 | 289 |
| 2014 | 608,224 | 17,991,945 | 2.958 | | 1 | 17 | 31 | 200 | 249 |
| TOTAL | 2,733,801 | 108,428,308 | 3.966 | 10 | 4 | 161 | 262 | 1043 | 1480 |
| O.D. | | 34,083 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 879,916 | 574,297 | 8,513,962 | 2,559,466 | 2,093,846 | 77,567 | 150,000 | 3,581,732 | 2,176,525 | 2,553,907 | 1,308,908 |
| 2011 | 235,831 | | 10,178,190 | 2,322,877 | 2,051,042 | 159 | | 5,451,576 | 2,850,263 | 1,948,584 | 1,194,509 |
| 2012 | 852,156 | 610,854 | 6,304,783 | 2,480,635 | 2,351,733 | 46,079 | 48,155 | 2,524,538 | 2,126,232 | 2,350,680 | 940,454 |
| 2013 | 234,787 | | 5,376,034 | 2,237,891 | 1,699,001 | 64,492 | | 2,883,214 | 2,617,090 | 2,664,039 | 1,320,359 |
| 2014 | | 208,015 | 3,694,730 | 1,701,627 | 2,943,330 | | 531,043 | 3,188,505 | 1,258,629 | 3,269,135 | 1,196,931 |
| TOTAL | 2,202,690 | 1,393,166 | 34,067,699 | 11,302,496 | 11,138,952 | 188,297 | 729,198 | 17,629,565 | 11,028,739 | 12,786,345 | 5,961,161 |
| O.D. | | | | | 2,206 | | | | | 4,217 | 27,660 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,365,629 | 892,827 | 11,570,749 | 3,583,253 | 3,077,949 | 253,489 | 287,040 | 8,047,199 | 3,110,257 | 3,598,452 | 1,293,201 |
| 2011 | 328,101 | 94,973 | 13,488,237 | 3,143,217 | 3,115,445 | 211 | 302,498 | 10,989,761 | 3,588,839 | 2,688,650 | 1,159,868 |
| 2012 | 1,030,432 | 1,058,156 | 8,601,862 | 3,320,795 | 3,207,074 | 182,284 | 228,513 | 5,396,145 | 2,623,425 | 2,899,064 | 928,228 |
| 2013 | 389,968 | 69,709 | 8,147,088 | 2,963,696 | 2,449,578 | 175,908 | 156,465 | 7,263,002 | 3,005,392 | 3,161,081 | 1,293,952 |
| 2014 | 3,350 | 317,947 | 7,701,314 | 3,331,170 | 3,342,389 | 11,164 | 1,422,970 | 5,731,747 | 1,951,148 | 2,668,508 | 1,180,174 |
| TOTAL | 3,117,480 | 2,433,612 | 49,509,250 | 16,342,131 | 15,192,435 | 623,056 | 2,397,486 | 37,427,854 | 14,279,061 | 15,015,755 | 5,855,423 |
| O.D. | | | 55 | 35 | 3,137 | | 3 | 61 | 64 | 5,561 | 27,268 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 95,508,857 | 60,838,179 | 5,882,691 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -41,441,065 | -19,361,472 | 30,096 | |
| TOTAL LOSSES | 54,067,792 | 41,476,707 | 5,912,787 | |
| EXPECTED LOSSES | 83,763,662 | 55,222,780 | 7,709,320 | |
| CREDIBILITY | .28 | .82 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.978 | 1.517 | .216 | 3.711 |
| INDICATED (POST-TEST) | 2.514 | 1.928 | .275 | 4.717 |
| PRES. ON RATE LEVEL | 3.111 | 2.051 | .287 | 5.449 |
| DERIVED BY FORMULA | 2.944 | 1.950 | .275 | 5.169 |
| UNDERLYING PRES. RATE | 3.064 | 2.020 | .282 | 5.366 |
| PROPOSED | 2.944 | 1.950 | .275 | 5.169 |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | 5.98 |
| MAN. RATES | 5.88 | 5.64 | 5.98 | + 5.98 |
| | | | | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 414,355 | 34,460,061 | 8.316 | 2 | 2 | 41 | 80 | 309 | 434 |
| 2011 | 420,198 | 27,298,887 | 6.496 | 1 | | 36 | 67 | 324 | 428 |
| 2012 | 414,768 | 29,986,384 | 7.229 | | | 41 | 96 | 297 | 434 |
| 2013 | 417,840 | 22,260,949 | 5.327 | | | 23 | 87 | 310 | 420 |
| 2014 | 446,515 | 19,598,888 | 4.389 | 1 | | 9 | 64 | 310 | 384 |
| TOTAL | 2,113,676 | 133,605,169 | 6.321 | 4 | 2 | 150 | 394 | 1550 | 2100 |
| O.D. | | 44,279 | .002 | 1 | | | 1 | 3 | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 349,462 | 1,040,955 | 7,278,173 | 3,160,786 | 2,307,335 | 117,828 | 9,532,049 | 4,721,302 | 2,055,716 | 2,863,253 | 1,033,202 |
| 2011 | 3,000 | | 7,326,551 | 2,788,289 | 2,265,263 | 852,561 | | 4,782,716 | 4,843,034 | 3,448,285 | 989,188 |
| 2012 | | | 8,078,480 | 4,174,001 | 2,251,452 | | | 7,026,704 | 4,404,384 | 2,997,399 | 1,053,964 |
| 2013 | | | 3,996,989 | 4,139,973 | 2,731,704 | | | 2,319,964 | 3,694,181 | 4,356,325 | 1,021,813 |
| 2014 | 310,245 | | 1,599,252 | 2,796,860 | 3,428,020 | 195,851 | | 882,100 | 3,308,111 | 5,890,594 | 1,187,855 |
| TOTAL | 662,707 | 1,040,955 | 28,279,445 | 17,059,909 | 12,983,774 | 1,166,240 | 9,532,049 | 19,732,786 | 18,305,426 | 19,555,856 | 5,286,022 |
| O.D. | 3,000 | | | 4,167 | 15,769 | | | | 6,977 | 4,844 | 9,522 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 542,365 | 194,513 | 9,620,101 | 4,425,097 | 3,391,782 | 385,062 | 2,165,221 | 9,392,859 | 2,937,624 | 4,034,322 | 1,020,804 |
| 2011 | 4,174 | 67,046 | 9,535,005 | 3,735,428 | 3,372,147 | 1,130,051 | 229,965 | 8,576,108 | 6,014,801 | 4,672,069 | 960,502 |
| 2012 | 1,852 | 96,710 | 10,919,837 | 5,428,502 | 3,194,617 | 71,344 | 282,784 | 12,735,594 | 5,369,900 | 3,852,769 | 1,040,262 |
| 2013 | 1,673 | 73,110 | 7,801,074 | 5,089,630 | 3,633,101 | 32,504 | 158,699 | 7,111,775 | 4,171,671 | 4,974,633 | 1,001,377 |
| 2014 | 397,527 | 133,297 | 7,625,590 | 4,333,358 | 3,748,532 | 162,466 | 526,477 | 7,192,761 | 3,881,219 | 4,678,487 | 1,171,225 |
| TOTAL | 947,591 | 564,676 | 45,501,607 | 23,012,015 | 17,340,179 | 1,781,427 | 3,363,146 | 45,009,097 | 22,375,215 | 22,212,280 | 5,194,170 |
| O.D. | 4,656 | 24 | 1,659 | 6,798 | 20,660 | 3 | 14 | 630 | 10,431 | 5,305 | 9,385 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 97,174,530 | 84,982,883 | 5,203,555 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -38,776,690 | -25,363,027 | 25,480 | |
| TOTAL LOSSES | 58,397,840 | 59,619,856 | 5,229,035 | |
| EXPECTED LOSSES | 77,804,413 | 71,907,257 | 6,763,764 | |
| CREDIBILITY | .24 | .69 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.763 | 2.821 | .247 | 5.831 |
| INDICATED (POST-TEST) | 3.512 | 3.585 | .314 | 7.411 |
| PRES. ON RATE LEVEL | 3.738 | 3.454 | .325 | 7.517 |
| DERIVED BY FORMULA | 3.684 | 3.544 | .314 | 7.542 |
| UNDERLYING PRES. RATE | 3.681 | 3.402 | .320 | 7.403 |
| PROPOSED | 3.672 | 3.532 | .313 | 7.517 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.695 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.70 | MINIMUM PREMIUM | |
| MAN. RATES | 7.77 | 7.78 | 8.25 | + 8.70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 254,844 | 14,138,183 | 5.547 | | 1 | 27 | 42 | 148 | 218 |
| 2011 | 273,464 | 11,621,896 | 4.249 | | | 21 | 41 | 149 | 211 |
| 2012 | 252,895 | 12,573,585 | 4.971 | 1 | | 22 | 36 | 109 | 168 |
| 2013 | 247,846 | 10,490,749 | 4.232 | | | 21 | 33 | 91 | 145 |
| 2014 | 265,488 | 10,516,509 | 3.961 | 4 | | 10 | 20 | 102 | 136 |
| TOTAL | 1,294,537 | 59,340,922 | 4.584 | 5 | 1 | 101 | 172 | 599 | 878 |
| O.D. | | 1,159 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|-------------------|------------------|------------------|---------------|---------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 109,579 | 6,073,309 | 1,521,399 | 1,150,701 | | 18,347 | 2,537,245 | 756,607 | 1,599,712 | 371,284 |
| 2011 | | | 4,127,411 | 1,774,965 | 1,213,738 | | | 1,708,892 | 1,018,973 | 1,425,858 | 352,059 |
| 2012 | 1,687 | | 4,838,298 | 1,633,658 | 827,626 | 884 | | 2,152,197 | 1,367,554 | 1,243,835 | 507,846 |
| 2013 | | | 4,470,001 | 1,556,306 | 765,866 | | | 1,846,204 | 760,553 | 852,959 | 238,860 |
| 2014 | 526,867 | | 2,373,246 | 966,405 | 1,502,194 | 10,000 | | 2,193,347 | 786,447 | 1,720,247 | 437,756 |
| TOTAL | 528,554 | 109,579 | 21,882,265 | 7,452,733 | 5,460,125 | 10,884 | 18,347 | 10,437,885 | 4,690,134 | 6,842,611 | 1,907,805 |
| O.D. | | | | | | | | | | | 1,159 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 199,324 | 8,318,154 | 2,129,959 | 1,691,523 | | 41,079 | 5,689,689 | 1,081,189 | 2,253,998 | 366,829 |
| 2011 | | 39,434 | 5,616,724 | 2,373,398 | 1,816,146 | | 98,549 | 3,582,508 | 1,292,028 | 1,920,159 | 341,849 |
| 2012 | 3,155 | 53,658 | 6,373,120 | 2,158,215 | 1,249,456 | 26,707 | 93,405 | 4,235,129 | 1,688,058 | 1,566,135 | 501,244 |
| 2013 | 1,515 | 53,727 | 6,443,467 | 2,043,153 | 1,296,954 | 20,084 | 82,717 | 3,985,089 | 960,956 | 1,066,389 | 234,083 |
| 2014 | 673,261 | 83,975 | 4,387,703 | 1,822,650 | 1,763,085 | 14,926 | 347,837 | 3,672,346 | 1,142,926 | 1,449,654 | 431,627 |
| TOTAL | 677,931 | 430,118 | 31,139,168 | 10,527,375 | 7,817,164 | 61,717 | 663,587 | 21,164,761 | 6,165,157 | 8,256,335 | 1,875,632 |
| O.D. | | | | | | | | | | | 1,144 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 54,137,282 | 32,766,031 | 1,876,776 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -22,252,549 | -9,771,804 | 8,559 | | | |
| TOTAL LOSSES | 31,884,733 | 22,994,227 | 1,885,335 | | | |
| EXPECTED LOSSES | 44,532,073 | 27,612,474 | 2,317,222 | | | |
| CREDIBILITY | .17 | .50 | .78 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.463 | 1.776 | .146 | 4.385 | | |
| INDICATED (POST-TEST) | 3.130 | 2.257 | .186 | 5.573 | | |
| PRES. ON RATE LEVEL | 3.493 | 2.166 | .182 | 5.841 | | |
| DERIVED BY FORMULA | 3.431 | 2.212 | .185 | 5.828 | | |
| UNDERLYING PRES. RATE | 3.440 | 2.133 | .179 | 5.752 | | |
| PROPOSED | 3.431 | 2.212 | .185 | 5.828 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.741 |
| IND. RATES | | | | 6.74 | MINIMUM PREMIUM | |
| MAN. RATES | 6.34 | 6.04 | 6.41 | + 6.74 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 195,973 | 6,080,747 | 3.102 | | | 11 | 15 | 63 | 89 |
| 2011 | 216,049 | 11,828,710 | 5.475 | | | 19 | 15 | 69 | 103 |
| 2012 | 224,136 | 13,415,234 | 5.985 | | | 14 | 22 | 68 | 104 |
| 2013 | 207,080 | 8,290,071 | 4.003 | | | 15 | 22 | 48 | 85 |
| 2014 | 216,381 | 10,014,773 | 4.628 | | | 2 | 6 | 14 | 101 |
| TOTAL | 1,059,619 | 49,629,535 | 4.684 | | | 2 | 65 | 88 | 327 |
| O.D. | | 9,682 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|-------------------|------------------|------------------|---------------|---------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,611,879 | 566,954 | 695,582 | | | 749,213 | 408,836 | 716,388 | 331,895 |
| 2011 | | | 4,347,186 | 616,998 | 929,028 | | | 4,213,472 | 301,418 | 1,058,925 | 361,683 |
| 2012 | | | 3,550,181 | 1,079,305 | 1,148,406 | | | 4,300,796 | 1,665,546 | 1,105,927 | 565,073 |
| 2013 | | | 3,298,467 | 959,978 | 548,158 | | | 1,269,083 | 1,131,718 | 731,387 | 351,280 |
| 2014 | 1,382,868 | | 1,070,400 | 974,283 | 1,409,002 | 49,161 | | 504,795 | 1,723,621 | 2,593,561 | 307,082 |
| TOTAL | 1,382,868 | | 14,878,113 | 4,197,518 | 4,730,176 | 49,161 | | 11,037,359 | 5,231,139 | 6,206,188 | 1,917,013 |
| O.D. | | | | | | | | | | | 9,682 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,586,108 | 793,736 | 1,022,503 | | | 1,697,717 | 584,227 | 1,009,393 | 327,912 |
| 2011 | | 37,283 | 5,280,591 | 849,225 | 1,396,178 | | 131,205 | 4,681,453 | 412,719 | 1,435,881 | 351,194 |
| 2012 | 747 | 36,473 | 4,300,149 | 1,427,261 | 1,566,588 | 24,665 | 96,420 | 4,376,064 | 1,715,569 | 1,408,886 | 557,727 |
| 2013 | 1,105 | 38,372 | 4,645,596 | 1,301,493 | 924,245 | 15,127 | 67,008 | 3,117,301 | 1,254,689 | 926,835 | 344,254 |
| 2014 | 1,731,656 | 61,338 | 3,361,355 | 1,676,730 | 1,564,514 | 43,464 | 274,315 | 3,605,504 | 1,887,618 | 2,100,102 | 302,783 |
| TOTAL | 1,733,508 | 173,466 | 21,173,799 | 6,048,445 | 6,474,028 | 83,256 | 568,948 | 17,478,039 | 5,854,822 | 6,881,097 | 1,883,870 |
| O.D. | | | | | | | | | | | 9,550 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 41,211,016 | 25,258,392 | 1,893,420 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -20,063,679 | -6,915,544 | 9,858 | | | |
| TOTAL LOSSES | 21,147,337 | 18,342,848 | 1,903,278 | | | |
| EXPECTED LOSSES | 40,403,272 | 19,592,356 | 2,659,643 | | | |
| CREDIBILITY | .15 | .44 | .68 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.996 | 1.731 | .180 | 3.907 | | |
| INDICATED (POST-TEST) | 2.537 | 2.200 | .229 | 4.966 | | |
| PRES. ON RATE LEVEL | 3.872 | 1.877 | .255 | 6.004 | | |
| DERIVED BY FORMULA | 3.672 | 2.019 | .237 | 5.928 | | |
| UNDERLYING PRES. RATE | 3.813 | 1.849 | .251 | 5.913 | | |
| PROPOSED | 3.672 | 2.019 | .237 | 5.928 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.857 |
| IND. RATES | | | | 6.86 | MINIMUM PREMIUM | |
| MAN. RATES | 6.72 | 6.21 | 6.59 | + 6.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 79,336 | 6,957,818 | 8.770 | | 1 | 16 | 6 | 25 | 48 |
| 2011 | 119,777 | 6,529,079 | 5.451 | 1 | | 11 | 8 | 28 | 48 |
| 2012 | 125,722 | 12,733,538 | 10.128 | 1 | 1 | 21 | 8 | 34 | 65 |
| 2013 | 133,472 | 10,460,790 | 7.837 | | | 6 | 16 | 25 | 47 |
| 2014 | 164,086 | 5,070,751 | 3.090 | | | 9 | 10 | 29 | 48 |
| TOTAL | 622,393 | 41,751,976 | 6.708 | 2 | 2 | 63 | 48 | 141 | 256 |
| O.D. | | 790 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|-------------------|------------------|------------------|------------|----------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 84,268 | 4,180,059 | 208,647 | 201,814 | | 13,015 | 1,546,730 | 137,656 | 417,677 | 167,952 |
| 2011 | 24,526 | | 3,267,048 | 229,260 | 477,752 | | | 1,823,636 | 113,445 | 390,970 | 202,442 |
| 2012 | 741,816 | 89,482 | 5,887,928 | 345,545 | 340,533 | 393 | 134,858 | 4,220,660 | 361,057 | 317,258 | 294,008 |
| 2013 | | | 1,972,865 | 720,112 | 314,902 | | | 6,531,026 | 248,561 | 541,527 | 131,797 |
| 2014 | | | 2,105,000 | 644,526 | 466,413 | | | 841,781 | 386,452 | 520,400 | 106,179 |
| TOTAL | 766,342 | 173,750 | 17,412,900 | 2,148,090 | 1,801,414 | 393 | 147,873 | 14,963,833 | 1,247,171 | 2,187,832 | 902,378 |
| O.D. | | | | | | | | | | | 790 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 153,283 | 5,674,427 | 292,105 | 296,668 | | 29,141 | 3,361,415 | 196,711 | 588,507 | 165,937 |
| 2011 | 34,122 | 29,470 | 4,172,828 | 328,406 | 736,402 | | 96,673 | 3,442,951 | 164,925 | 543,281 | 196,571 |
| 2012 | 897,070 | 200,167 | 7,253,803 | 568,397 | 649,929 | 47,436 | 451,130 | 7,552,376 | 562,625 | 516,967 | 290,186 |
| 2013 | 560 | 20,494 | 2,413,027 | 913,708 | 521,866 | 11,235 | 45,030 | 2,201,660 | 379,549 | 654,353 | 129,161 |
| 2014 | 1,876 | 65,067 | 3,223,545 | 1,024,846 | 777,739 | 3,907 | 196,452 | 1,921,742 | 484,534 | 494,429 | 104,692 |
| TOTAL | 933,628 | 468,481 | 22,737,630 | 3,127,462 | 2,982,604 | 62,578 | 818,426 | 18,480,144 | 1,788,344 | 2,797,537 | 886,547 |
| O.D. | | | | | | | | | | | 781 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 43,500,887 | 10,695,947 | 887,328 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -21,941,507 | -4,572,072 | 6,288 | |
| TOTAL LOSSES | 21,559,380 | 6,123,875 | 893,616 | |
| EXPECTED LOSSES | 45,552,944 | 13,319,210 | 1,443,953 | |
| CREDIBILITY | .10 | .31 | .48 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.464 | .984 | .144 | 4.592 |
| INDICATED (POST-TEST) | 4.403 | 1.251 | .183 | 5.837 |
| PRES. ON RATE LEVEL | 7.432 | 2.173 | .235 | 9.840 |
| DERIVED BY FORMULA | 7.129 | 1.887 | .210 | 9.226 |
| UNDERLYING PRES. RATE | 7.319 | 2.140 | .232 | 9.691 |
| PROPOSED | 7.129 | 1.887 | .210 | 9.226 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 10.672 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 10.67 | MINIMUM PREMIUM | |
| MAN. RATES | 11.08 | 10.18 | 10.80 | + 10.67 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 101,464 | 2,817,476 | 2.776 | 1 | | 2 | 8 | 18 | 29 |
| 2011 | 109,727 | 7,676,347 | 6.995 | 1 | | 6 | 16 | 13 | 36 |
| 2012 | 151,205 | 4,222,171 | 2.792 | 2 | | 4 | 17 | 17 | 40 |
| 2013 | 140,858 | 2,614,202 | 1.855 | | | 4 | 9 | 23 | 36 |
| 2014 | 137,989 | 2,179,104 | 1.579 | 2 | | 2 | 8 | 29 | 41 |
| TOTAL | 641,243 | 19,509,300 | 3.042 | 6 | | 18 | 58 | 100 | 182 |
| O.D. | | 689 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 384,990 | | 423,027 | 193,547 | 175,855 | | | 1,048,947 | 227,479 | 260,434 | 103,197 |
| 2011 | | | 1,397,318 | 460,839 | 110,405 | 159,428 | | 4,600,947 | 606,113 | 220,924 | 120,373 |
| 2012 | 966,678 | | 1,118,851 | 573,482 | 380,856 | 393 | | 369,171 | 311,065 | 245,813 | 255,862 |
| 2013 | | | 849,512 | 443,431 | 289,324 | | | 157,264 | 168,101 | 538,446 | 168,124 |
| 2014 | 256,000 | | 326,041 | 380,144 | 340,774 | 3,520 | | 158,327 | 173,512 | 367,101 | 173,685 |
| TOTAL | 1,607,668 | | 4,114,749 | 2,051,443 | 1,297,214 | 163,341 | | 6,334,656 | 1,486,270 | 1,632,718 | 821,241 |
| O.D. | | | | | | | | | | | 689 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 597,504 | | 432,002 | 270,965 | 258,504 | | | 1,509,312 | 325,067 | 366,951 | 101,959 |
| 2011 | | 10,631 | 1,520,864 | 613,286 | 181,314 | 211,318 | 62,128 | 2,260,387 | 759,813 | 316,068 | 116,882 |
| 2012 | 1,167,520 | 13,852 | 1,567,219 | 750,837 | 528,835 | 5,807 | 18,309 | 814,972 | 379,409 | 310,323 | 252,536 |
| 2013 | 308 | 11,681 | 1,342,549 | 568,376 | 416,864 | 2,160 | 10,315 | 471,370 | 231,627 | 586,833 | 164,762 |
| 2014 | 326,531 | 18,747 | 1,039,461 | 537,083 | 408,460 | 3,818 | 50,264 | 584,417 | 233,216 | 297,870 | 171,253 |
| TOTAL | 2,091,863 | 54,911 | 5,902,095 | 2,740,547 | 1,793,977 | 223,103 | 141,016 | 5,640,458 | 1,929,132 | 1,878,045 | 807,392 |
| O.D. | | | | | | | | | | | 680 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 14,053,446 | 8,341,701 | 808,072 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -10,183,592 | -3,133,832 | 4,411 | |
| TOTAL LOSSES | 3,869,854 | 5,207,869 | 812,483 | |
| EXPECTED LOSSES | 20,840,399 | 8,977,402 | 1,135,001 | |
| CREDIBILITY | .11 | .31 | .49 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .603 | .812 | .127 | 1.542 |
| INDICATED (POST-TEST) | .766 | 1.032 | .161 | 1.959 |
| PRES. ON RATE LEVEL | 3.299 | 1.422 | .180 | 4.901 |
| DERIVED BY FORMULA | 3.020 | 1.301 | .171 | 4.492 |
| UNDERLYING PRES. RATE | 3.250 | 1.400 | .177 | 4.827 |
| PROPOSED | 3.020 | 1.301 | .171 | 4.492 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.196 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.20 | MINIMUM PREMIUM | |
| MAN. RATES | 5.50 | 5.07 | 5.38 | + 5.20 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,771 | 131,415 | 1.691 | | | 7,771 | | | | 1 | 2 | 3 |
| 2011 | 11,793 | 1,940,704 | 16.456 | | | 11,793 | | | 3 | 2 | 3 | 8 |
| 2012 | 13,683 | 692,587 | 5.061 | | | 13,683 | | 1 | | 2 | 3 | 6 |
| 2013 | 14,616 | 211,092 | 1.444 | | | 14,616 | | | | | 2 | 2 |
| 2014 | 16,639 | 126,470 | .760 | | | 16,639 | | | | 1 | 5 | 6 |
| TOTAL | 64,502 | 3,102,268 | 4.810 | | | 64,502 | | | 4 | 6 | 15 | 25 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 32,047 | 6,925 | | | | 56,739 | 3,065 | 32,639 |
| 2011 | | | 694,297 | 84,882 | 22,494 | | | 512,759 | 592,532 | 12,359 | 21,381 |
| 2012 | | | 237,876 | 103,769 | 22,626 | | | 78,190 | 106,805 | 139,522 | 3,799 |
| 2013 | | | | | 160,598 | | | | | 45,478 | 5,016 |
| 2014 | | | | 2,905 | 43,450 | | | | 4,903 | 58,801 | 16,411 |
| TOTAL | | | 932,173 | 223,603 | 256,093 | | | 590,949 | 760,979 | 259,225 | 79,246 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 44,866 | 10,180 | | | | 81,080 | 4,319 | 32,247 |
| 2011 | | 6,183 | 878,809 | 115,911 | 44,367 | | 25,830 | 970,590 | 732,561 | 31,011 | 20,761 |
| 2012 | 57 | 2,780 | 324,440 | 134,091 | 40,105 | 951 | 4,472 | 187,578 | 131,321 | 169,092 | 3,750 |
| 2013 | 6 | 559 | 40,016 | 22,798 | 178,089 | 22 | 158 | 6,988 | 5,047 | 47,740 | 4,916 |
| 2014 | 6 | 689 | 40,424 | 24,725 | 40,114 | 54 | 1,442 | 31,193 | 20,316 | 42,799 | 16,181 |
| TOTAL | 69 | 10,211 | 1,283,689 | 342,391 | 312,855 | 1,027 | 31,902 | 1,196,349 | 970,325 | 294,961 | 77,855 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,523,247 | 1,920,532 | 77,855 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,214,743 | -463,293 | 497 | |
| TOTAL LOSSES | 1,308,504 | 1,457,239 | 78,352 | |
| EXPECTED LOSSES | 2,528,479 | 1,350,026 | 114,813 | |
| CREDIBILITY | .02 | .07 | .11 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.029 | 2.259 | .121 | 4.409 |
| INDICATED (POST-TEST) | 2.579 | 2.871 | .154 | 5.604 |
| PRES. ON RATE LEVEL | 3.980 | 2.125 | .181 | 6.286 |
| DERIVED BY FORMULA | 3.952 | 2.177 | .178 | 6.307 |
| UNDERLYING PRES. RATE | 3.920 | 2.093 | .178 | 6.191 |
| PROPOSED | 3.939 | 2.170 | .177 | 6.286 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 7.271 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 7.27 | MINIMUM PREMIUM | |
| MAN. RATES | 6.68 | 6.51 | 6.90 | + 7.27 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 61,343 | 4,443,998 | 7.244 | | | 5 | 7 | 40 | 52 |
| 2011 | 71,321 | 6,240,472 | 8.749 | | | 11 | 7 | 42 | 60 |
| 2012 | 77,942 | 3,548,194 | 4.552 | 1 | | 6 | 7 | 40 | 54 |
| 2013 | 70,981 | 2,849,067 | 4.013 | | | 5 | 6 | 18 | 29 |
| 2014 | 75,661 | 2,566,446 | 3.392 | | | 3 | 4 | 37 | 44 |
| TOTAL | 357,248 | 19,648,177 | 5.500 | 1 | | 30 | 31 | 177 | 239 |
| O.D. | | 61 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,301,785 | 392,719 | 887,553 | | | 1,035,104 | 235,648 | 482,370 | 108,819 |
| 2011 | | | 2,608,788 | 476,636 | 483,777 | | | 2,058,659 | 177,579 | 326,791 | 108,242 |
| 2012 | 30,390 | | 1,759,898 | 96,763 | 353,212 | 23,513 | | 694,584 | 134,981 | 334,661 | 120,192 |
| 2013 | | | 1,068,390 | 339,357 | 309,986 | | | 350,018 | 287,841 | 295,848 | 197,627 |
| 2014 | | | 676,364 | 347,916 | 401,982 | | | 230,013 | 194,601 | 550,562 | 165,008 |
| TOTAL | 30,390 | | 7,415,225 | 1,653,391 | 2,436,510 | 23,513 | | 4,368,378 | 1,030,650 | 1,990,232 | 699,888 |
| O.D. | | | | | | | | | | | 61 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,451,793 | 549,806 | 1,304,702 | | | 1,622,413 | 336,742 | 679,663 | 107,513 |
| 2011 | | 23,229 | 3,295,269 | 648,526 | 735,678 | | 92,143 | 3,288,446 | 241,730 | 458,262 | 105,103 |
| 2012 | 37,116 | 17,763 | 2,282,082 | 177,188 | 506,535 | 86,485 | 29,050 | 1,414,714 | 195,393 | 419,454 | 118,630 |
| 2013 | 363 | 13,072 | 1,553,551 | 471,087 | 448,331 | 4,164 | 18,422 | 860,042 | 333,443 | 352,784 | 193,674 |
| 2014 | 670 | 27,092 | 1,412,036 | 579,819 | 502,139 | 1,558 | 69,044 | 802,855 | 308,225 | 438,887 | 162,698 |
| TOTAL | 38,149 | 81,156 | 9,994,731 | 2,426,426 | 3,497,385 | 92,207 | 208,659 | 7,988,470 | 1,415,533 | 2,349,050 | 687,618 |
| O.D. | | | | | | | | | | | 60 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 18,403,372 | 9,688,394 | 687,678 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -7,929,058 | -2,655,265 | 2,985 | |
| TOTAL LOSSES | 10,474,314 | 7,033,129 | 690,663 | |
| EXPECTED LOSSES | 16,079,732 | 7,559,368 | 785,945 | |
| CREDIBILITY | .07 | .21 | .33 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.932 | 1.969 | .193 | 5.094 |
| INDICATED (POST-TEST) | 3.727 | 2.503 | .245 | 6.475 |
| PRES. ON RATE LEVEL | 4.570 | 2.149 | .223 | 6.942 |
| DERIVED BY FORMULA | 4.511 | 2.223 | .230 | 6.964 |
| UNDERLYING PRES. RATE | 4.501 | 2.116 | .220 | 6.837 |
| PROPOSED | 4.497 | 2.216 | .229 | 6.942 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.030 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.03 | MINIMUM PREMIUM | |
| MAN. RATES | 7.50 | 7.18 | 7.62 | + 8.03 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 119,281 | 12,689,882 | 10.638 | 1 | | 22 | 32 | 95 | 150 |
| 2011 | 130,998 | 12,920,865 | 9.863 | 1 | | 21 | 35 | 111 | 168 |
| 2012 | 122,669 | 9,925,878 | 8.091 | 1 | | 11 | 20 | 94 | 126 |
| 2013 | 128,131 | 12,186,122 | 9.510 | | 1 | 9 | 21 | 83 | 114 |
| 2014 | 143,464 | 10,905,014 | 7.601 | 1 | | 3 | 20 | 113 | 137 |
| TOTAL | 644,543 | 58,627,761 | 9.096 | 4 | 1 | 66 | 128 | 496 | 695 |
| O.D. | | 910 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|-------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 48,598 | | 4,203,450 | 1,168,934 | 728,044 | | | 3,717,820 | 1,122,147 | 1,212,805 | 488,084 |
| 2011 | 44,950 | | 3,870,640 | 1,805,258 | 1,204,096 | 125 | | 2,340,550 | 1,617,347 | 1,513,208 | 524,691 |
| 2012 | 412,506 | | 1,987,162 | 1,137,847 | 1,465,117 | 566,244 | | 1,413,071 | 821,313 | 1,040,064 | 1,082,554 |
| 2013 | | 430,373 | 1,633,152 | 796,789 | 1,145,632 | | 4,420,181 | 887,576 | 1,124,428 | 1,324,305 | 423,686 |
| 2014 | 360,000 | | 562,037 | 1,188,254 | 1,892,124 | 20,000 | | 588,253 | 2,712,363 | 3,193,165 | 388,818 |
| TOTAL | 866,054 | 430,373 | 12,256,441 | 6,097,082 | 6,435,013 | 586,369 | 4,420,181 | 8,947,270 | 7,397,598 | 8,283,547 | 2,907,833 |
| O.D. | | | | | | | | | | | 910 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|------------------|------------------|------------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 75,424 | | 5,131,899 | 1,636,510 | 1,070,221 | | | 6,714,693 | 1,603,546 | 1,708,840 | 482,227 |
| 2011 | 62,537 | 37,048 | 5,277,765 | 2,411,324 | 1,798,243 | 166 | 134,708 | 4,920,063 | 2,034,997 | 2,052,949 | 509,475 |
| 2012 | 260,815 | 26,024 | 2,855,300 | 1,523,343 | 1,912,764 | 998,817 | 64,732 | 2,973,870 | 1,036,245 | 1,289,733 | 1,068,481 |
| 2013 | 612 | 88,226 | 2,707,629 | 1,116,642 | 1,451,739 | 11,787 | 1,092,998 | 2,620,066 | 1,284,983 | 1,530,283 | 415,212 |
| 2014 | 459,584 | 60,462 | 3,494,104 | 2,050,872 | 1,976,112 | 24,401 | 375,568 | 4,939,505 | 2,686,386 | 2,646,687 | 383,375 |
| TOTAL | 858,972 | 211,760 | 19,466,697 | 8,738,691 | 8,209,079 | 1,035,171 | 1,668,006 | 22,168,197 | 8,646,157 | 9,228,492 | 2,858,770 |
| O.D. | | | | | | | | | | | 899 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 45,408,803 | 34,822,419 | 2,859,669 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -25,720,136 | -9,729,915 | 12,892 | |
| TOTAL LOSSES | 19,688,667 | 25,092,504 | 2,872,561 | |
| EXPECTED LOSSES | 51,847,039 | 27,708,903 | 3,319,397 | |
| CREDIBILITY | .11 | .31 | .49 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.055 | 3.893 | .446 | 7.394 |
| INDICATED (POST-TEST) | 3.883 | 4.948 | .567 | 9.398 |
| PRES. ON RATE LEVEL | 8.168 | 4.365 | .523 | 13.056 |
| DERIVED BY FORMULA | 7.697 | 4.546 | .545 | 12.788 |
| UNDERLYING PRES. RATE | 8.044 | 4.299 | .515 | 12.858 |
| PROPOSED | 7.697 | 4.546 | .545 | 12.788 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 14.793 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 14.79 | MINIMUM PREMIUM | |
| MAN. RATES | 14.27 | 13.51 | 14.33 | + 14.79 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 304,728 | 4,332,614 | 1.421 | | | | 8 | 16 | 64 | 88 |
| 2011 | 312,479 | 4,305,990 | 1.378 | | | | 5 | 26 | 58 | 89 |
| 2012 | 327,776 | 4,272,706 | 1.303 | | | 1 | 6 | 18 | 53 | 78 |
| 2013 | 356,831 | 5,615,855 | 1.573 | | | | 9 | 17 | 58 | 84 |
| 2014 | 367,184 | 8,006,850 | 2.180 | | | | 6 | 8 | 65 | 79 |
| TOTAL | 1,668,998 | 26,534,015 | 1.590 | | | 1 | 34 | 85 | 298 | 418 |
| O.D. | | 14,027 | | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,461,884 | 503,148 | 384,484 | | | 873,393 | 299,706 | 515,439 | 294,560 |
| 2011 | | | 844,267 | 781,521 | 484,680 | | | 252,066 | 694,213 | 751,343 | 497,900 |
| 2012 | 392,103 | | 1,098,666 | 435,893 | 596,421 | 38,561 | | 181,585 | 677,123 | 573,892 | 278,462 |
| 2013 | | | 1,824,222 | 534,673 | 913,436 | | | 853,640 | 488,699 | 681,374 | 319,811 |
| 2014 | | | 1,094,167 | 409,772 | 1,277,509 | | | 2,830,858 | 493,389 | 1,624,071 | 277,084 |
| TOTAL | 392,103 | | 6,323,206 | 2,665,007 | 3,656,530 | 38,561 | | 4,991,542 | 2,653,130 | 4,146,119 | 1,667,817 |
| O.D. | | | | | 3,112 | | | | | 5,492 | 5,423 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,949,358 | 704,409 | 565,189 | | | 1,777,910 | 428,280 | 726,255 | 291,025 |
| 2011 | | 8,242 | 1,181,036 | 1,037,945 | 711,894 | | 14,868 | 584,560 | 866,197 | 1,003,791 | 483,461 |
| 2012 | 473,721 | 13,313 | 1,532,940 | 593,064 | 789,523 | 130,153 | 15,680 | 555,742 | 805,507 | 698,678 | 274,842 |
| 2013 | 628 | 23,356 | 2,723,402 | 810,488 | 1,188,184 | 9,705 | 41,401 | 1,966,745 | 606,243 | 803,663 | 313,415 |
| 2014 | 972 | 45,905 | 2,444,395 | 1,104,408 | 1,336,619 | 4,980 | 226,371 | 2,534,012 | 875,968 | 1,300,143 | 273,205 |
| TOTAL | 475,321 | 90,816 | 9,831,131 | 4,250,314 | 4,591,409 | 144,838 | 298,320 | 7,418,969 | 3,582,195 | 4,532,530 | 1,635,948 |
| O.D. | | 6 | 242 | 153 | 3,918 | | 4 | 187 | 174 | 6,905 | 5,324 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 18,259,834 | 16,967,598 | 1,641,272 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -7,678,578 | -5,034,428 | 9,092 | |
| TOTAL LOSSES | 10,581,256 | 11,933,170 | 1,650,364 | |
| EXPECTED LOSSES | 15,504,991 | 14,353,383 | 2,336,597 | |
| CREDIBILITY | .20 | .59 | .92 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .634 | .715 | .099 | 1.448 |
| INDICATED (POST-TEST) | .806 | .909 | .126 | 1.841 |
| PRES. ON RATE LEVEL | .944 | .873 | .142 | 1.959 |
| DERIVED BY FORMULA | .916 | .894 | .127 | 1.937 |
| UNDERLYING PRES. RATE | .929 | .860 | .140 | 1.929 |
| PROPOSED | .916 | .894 | .127 | 1.937 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.240 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.24 | MINIMUM PREMIUM | |
| MAN. RATES | 2.23 | 2.03 | 2.15 | + 2.24 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 850,135 | 20,726,854 | 2.438 | | | 32 | 51 | 218 | 301 |
| 2011 | 883,674 | 20,450,729 | 2.314 | 2 | 1 | 36 | 33 | 181 | 253 |
| 2012 | 895,198 | 19,630,819 | 2.192 | | 1 | 34 | 47 | 188 | 270 |
| 2013 | 926,284 | 16,725,713 | 1.805 | 2 | 1 | 22 | 44 | 168 | 237 |
| 2014 | 982,036 | 13,852,451 | 1.410 | 2 | | 10 | 23 | 216 | 251 |
| TOTAL | 4,537,327 | 91,386,566 | 2.014 | 6 | 3 | 134 | 198 | 971 | 1312 |
| O.D. | | 13,472 | | | | | 1 | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 7,769,473 | 1,925,255 | 1,920,123 | | | 4,067,819 | 1,212,218 | 2,568,219 | 1,263,747 |
| 2011 | 1,109,525 | 18,500 | 8,015,164 | 1,470,227 | 1,716,090 | 24,136 | 4,547 | 3,768,567 | 954,415 | 2,097,861 | 1,271,697 |
| 2012 | | 139,609 | 7,310,261 | 2,039,256 | 1,778,290 | | 62,868 | 3,215,621 | 1,546,902 | 2,555,638 | 982,374 |
| 2013 | 6,000 | 461,932 | 4,730,074 | 1,798,531 | 1,961,298 | 3,079 | 310,367 | 2,401,293 | 1,944,398 | 2,193,936 | 914,805 |
| 2014 | 1,078,753 | | 1,666,340 | 1,038,129 | 2,619,688 | 116,797 | | 1,505,048 | 568,030 | 4,049,047 | 1,210,619 |
| TOTAL | 2,194,278 | 620,041 | 29,491,312 | 8,271,398 | 9,995,489 | 144,012 | 377,782 | 14,958,348 | 6,225,963 | 13,464,701 | 5,643,242 |
| O.D. | | | | 3,000 | 60 | | | | 3,500 | 1,446 | 5,466 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 10,210,114 | 2,695,357 | 2,822,590 | | | 7,573,906 | 1,732,262 | 3,618,613 | 1,248,582 |
| 2011 | 1,476,856 | 109,269 | 10,594,478 | 2,006,067 | 2,593,156 | 31,992 | 220,764 | 7,409,432 | 1,245,090 | 2,834,802 | 1,234,818 |
| 2012 | 1,726 | 306,057 | 9,764,501 | 2,766,215 | 2,530,471 | 36,072 | 276,037 | 6,338,082 | 1,994,730 | 3,137,670 | 969,603 |
| 2013 | 11,582 | 532,868 | 7,268,538 | 2,493,152 | 2,666,291 | 35,413 | 625,388 | 5,965,704 | 2,277,565 | 2,593,541 | 896,509 |
| 2014 | 1,376,267 | 93,919 | 5,073,587 | 2,417,406 | 2,752,209 | 98,283 | 407,028 | 4,793,067 | 1,710,580 | 3,115,946 | 1,193,670 |
| TOTAL | 2,866,431 | 1,042,113 | 42,911,218 | 12,378,197 | 13,364,717 | 201,760 | 1,529,217 | 32,080,191 | 8,960,227 | 15,300,572 | 5,543,182 |
| O.D. | | 15 | 654 | 3,719 | 140 | 1 | 65 | 1,521 | 4,405 | 1,160 | 5,351 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 80,633,186 | 50,013,137 | 5,548,533 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -30,045,239 | -16,543,070 | 27,671 | |
| TOTAL LOSSES | 50,587,947 | 33,470,067 | 5,576,204 | |
| EXPECTED LOSSES | 60,527,942 | 47,052,080 | 7,214,351 | |
| CREDIBILITY | .39 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.115 | .738 | .123 | 1.976 |
| INDICATED (POST-TEST) | 1.417 | .938 | .156 | 2.511 |
| PRES. ON RATE LEVEL | 1.355 | 1.053 | .161 | 2.569 |
| DERIVED BY FORMULA | 1.379 | .938 | .156 | 2.473 |
| UNDERLYING PRES. RATE | 1.334 | 1.037 | .159 | 2.530 |
| PROPOSED | 1.400 | .953 | .158 | 2.511 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.904 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.90 | MINIMUM PREMIUM | |
| MAN. RATES | 2.76 | 2.66 | 2.82 | + 2.90 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 54,410 | 1,801,653 | 3.311 | | | 2 | 11 | 33 | 46 | |
| 2011 | 50,458 | 1,874,290 | 3.714 | | | 2 | 8 | 27 | 37 | |
| 2012 | 55,317 | 1,965,285 | 3.552 | | | 2 | 8 | 27 | 37 | |
| 2013 | 72,283 | 3,101,604 | 4.290 | 1 | | 6 | 7 | 25 | 39 | |
| 2014 | 70,045 | 1,331,398 | 1.900 | | | | | 29 | 29 | |
| TOTAL | 302,513 | 10,074,230 | 3.330 | 1 | | 12 | 34 | 141 | 188 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 268,477 | 376,991 | 396,213 | | | 120,065 | 223,845 | 283,493 | 132,569 |
| 2011 | | | 315,961 | 186,628 | 290,462 | | | 546,004 | 103,977 | 240,063 | 191,195 |
| 2012 | | | 500,141 | 286,019 | 239,702 | | | 217,413 | 170,851 | 340,176 | 210,983 |
| 2013 | 3,000 | | 1,085,481 | 236,765 | 292,742 | | | 356,015 | 225,588 | 633,586 | 268,427 |
| 2014 | | | | | 643,071 | | | | | 531,339 | 156,988 |
| TOTAL | 3,000 | | 2,170,060 | 1,086,403 | 1,862,190 | | | 1,239,497 | 724,261 | 2,028,657 | 960,162 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 368,619 | 527,789 | 582,432 | | | 272,067 | 319,873 | 399,443 | 130,978 |
| 2011 | | 3,095 | 436,727 | 251,368 | 420,431 | | 31,153 | 1,114,504 | 137,592 | 326,366 | 185,650 |
| 2012 | 120 | 6,412 | 712,608 | 375,938 | 322,725 | 2,650 | 10,896 | 487,684 | 219,319 | 410,162 | 208,240 |
| 2013 | 5,318 | 12,495 | 1,512,741 | 358,656 | 422,886 | 4,261 | 18,851 | 886,659 | 312,298 | 703,446 | 263,058 |
| 2014 | 87 | 9,546 | 551,151 | 328,987 | 587,169 | 414 | 9,793 | 240,276 | 156,079 | 381,921 | 154,790 |
| TOTAL | 5,525 | 31,548 | 3,581,846 | 1,842,738 | 2,335,643 | 7,325 | 70,693 | 3,001,190 | 1,145,161 | 2,221,338 | 942,716 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,698,127 | 7,544,880 | 942,716 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,272,714 | -1,730,846 | 4,200 | | | |
| TOTAL LOSSES | 3,425,413 | 5,814,034 | 946,916 | | | |
| EXPECTED LOSSES | 6,622,010 | 4,961,213 | 1,037,619 | | | |
| CREDIBILITY | .06 | .19 | .30 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.132 | 1.922 | .313 | 3.367 | | |
| INDICATED (POST-TEST) | 1.439 | 2.443 | .398 | 4.280 | | |
| PRES. ON RATE LEVEL | 2.223 | 1.665 | .348 | 4.236 | | |
| DERIVED BY FORMULA | 2.176 | 1.813 | .363 | 4.352 | | |
| UNDERLYING PRES. RATE | 2.189 | 1.640 | .343 | 4.172 | | |
| PROPOSED | 2.140 | 1.783 | .357 | 4.280 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.951 |
| IND. RATES | | | | 4.95 | MINIMUM PREMIUM | |
| MAN. RATES | 4.38 | 4.38 | 4.65 | + 4.95 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 829,529 | 24,376,372 | 2.938 | 1 | | 48 | 47 | 234 | 330 |
| 2011 | 845,971 | 23,634,261 | 2.793 | 2 | 1 | 45 | 65 | 252 | 365 |
| 2012 | 873,911 | 17,798,933 | 2.036 | | | 27 | 42 | 245 | 314 |
| 2013 | 911,475 | 17,949,407 | 1.969 | | | 27 | 64 | 235 | 326 |
| 2014 | 937,887 | 17,645,679 | 1.881 | 1 | | 11 | 33 | 293 | 338 |
| TOTAL | 4,398,773 | 101,404,652 | 2.305 | 4 | 1 | 158 | 251 | 1259 | 1673 |
| O.D. | | 5,770 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|------------------|-------------------|----------------|---------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 68,204 | | 10,265,001 | 1,672,874 | 2,203,485 | 38,772 | | 4,684,290 | 1,072,929 | 2,509,307 | 1,861,510 |
| 2011 | 994,476 | 164,238 | 9,075,362 | 2,787,820 | 1,852,718 | 179,303 | 70,403 | 3,476,144 | 1,508,634 | 2,181,354 | 1,343,809 |
| 2012 | | | 5,846,322 | 1,858,234 | 2,902,274 | | | 2,065,855 | 1,076,717 | 2,884,237 | 1,165,294 |
| 2013 | | | 5,662,612 | 2,104,293 | 2,367,383 | | | 2,594,780 | 1,214,768 | 2,794,680 | 1,210,891 |
| 2014 | 3,000 | | 2,535,648 | 1,500,095 | 4,176,841 | | | 1,011,774 | 1,813,215 | 5,261,312 | 1,343,794 |
| TOTAL | 1,065,680 | 164,238 | 33,384,945 | 9,923,316 | 13,502,701 | 218,075 | 70,403 | 13,832,843 | 6,686,263 | 15,630,890 | 6,925,298 |
| O.D. | | | | | | | | | | | 5,770 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 105,853 | | 13,433,330 | 2,342,020 | 3,239,124 | 126,707 | | 9,093,573 | 1,533,214 | 3,535,616 | 1,839,172 |
| 2011 | 1,235,540 | 393,160 | 12,271,375 | 3,743,651 | 2,821,704 | 237,547 | 420,457 | 7,235,233 | 1,925,062 | 2,950,550 | 1,304,839 |
| 2012 | 1,360 | 67,452 | 7,915,976 | 2,571,547 | 3,850,220 | 23,800 | 92,364 | 4,256,474 | 1,440,669 | 3,468,834 | 1,150,145 |
| 2013 | 1,895 | 71,485 | 8,279,776 | 2,915,953 | 3,183,346 | 22,453 | 98,396 | 4,636,057 | 1,611,386 | 3,138,672 | 1,186,673 |
| 2014 | 6,708 | 144,198 | 7,785,204 | 3,698,856 | 4,348,291 | 10,375 | 413,372 | 5,534,230 | 2,664,862 | 4,054,939 | 1,324,981 |
| TOTAL | 1,351,356 | 676,295 | 49,685,661 | 15,272,027 | 17,442,685 | 420,882 | 1,024,589 | 30,755,567 | 9,175,193 | 17,148,611 | 6,805,810 |
| O.D. | | | | | | | | | | | 5,665 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 83,914,350 | 59,038,516 | 6,811,475 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -37,064,100 | -17,353,612 | 34,689 | |
| TOTAL LOSSES | 46,850,250 | 41,684,904 | 6,846,164 | |
| EXPECTED LOSSES | 74,603,191 | 49,310,245 | 9,105,460 | |
| CREDIBILITY | .38 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.065 | .948 | .156 | 2.169 |
| INDICATED (POST-TEST) | 1.354 | 1.205 | .198 | 2.757 |
| PRES. ON RATE LEVEL | 1.722 | 1.139 | .210 | 3.071 |
| DERIVED BY FORMULA | 1.582 | 1.205 | .198 | 2.985 |
| UNDERLYING PRES. RATE | 1.696 | 1.121 | .207 | 3.024 |
| PROPOSED | 1.582 | 1.205 | .198 | 2.985 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.453 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.45 | MINIMUM PREMIUM | |
| MAN. RATES | 3.38 | 3.18 | 3.37 | + 3.45 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 683,067 | 15,348,921 | 2.247 | | | 24 | 34 | 260 | 318 | |
| 2011 | 716,648 | 16,502,789 | 2.302 | 1 | | 26 | 40 | 253 | 320 | |
| 2012 | 732,053 | 15,382,896 | 2.101 | | | 23 | 44 | 251 | 318 | |
| 2013 | 800,527 | 15,968,647 | 1.994 | | 1 | 19 | 38 | 277 | 335 | |
| 2014 | 825,266 | 17,627,314 | 2.135 | | | 18 | 35 | 280 | 333 | |
| TOTAL | 3,757,561 | 80,830,567 | 2.151 | 1 | 1 | 110 | 191 | 1321 | 1624 | |
| O.D. | | 153,446 | .004 | | | | 1 | 1 | 2 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------------|-------------------|------------------|-------------------|------------|--------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,939,687 | 1,233,221 | 2,110,199 | | | 1,996,742 | 1,085,005 | 2,599,460 | 1,384,607 |
| 2011 | 54,500 | | 6,020,048 | 1,315,992 | 1,719,202 | 200 | | 2,864,631 | 981,618 | 2,380,023 | 1,166,575 |
| 2012 | | | 4,862,059 | 1,971,058 | 1,638,997 | | | 1,811,712 | 1,320,655 | 2,383,179 | 1,395,236 |
| 2013 | | 58,536 | 4,093,176 | 1,637,300 | 2,474,642 | | 1,581 | 1,437,052 | 1,611,830 | 3,112,225 | 1,542,305 |
| 2014 | | | 3,409,620 | 1,788,103 | 2,995,929 | | | 1,532,223 | 2,085,505 | 4,204,401 | 1,611,533 |
| TOTAL | 54,500 | 58,536 | 23,324,590 | 7,945,674 | 10,938,969 | 200 | 1,581 | 9,642,360 | 7,084,613 | 14,679,288 | 7,100,256 |
| O.D. | | | | 106,907 | 2,367 | | | | 30,210 | 6,128 | 7,834 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 6,675,094 | 1,726,508 | 3,101,989 | | | 4,357,004 | 1,550,474 | 3,662,634 | 1,367,992 |
| 2011 | 75,824 | 54,886 | 7,775,359 | 1,790,173 | 2,558,945 | 265 | 151,380 | 5,449,915 | 1,271,396 | 3,192,229 | 1,132,744 |
| 2012 | 1,157 | 57,777 | 6,704,572 | 2,621,194 | 2,263,685 | 22,104 | 89,007 | 4,013,354 | 1,687,536 | 2,887,976 | 1,377,098 |
| 2013 | 1,457 | 127,045 | 6,471,943 | 2,352,663 | 3,170,785 | 19,005 | 92,050 | 4,074,117 | 1,987,878 | 3,469,613 | 1,511,459 |
| 2014 | 3,498 | 151,440 | 7,986,667 | 3,448,315 | 3,421,712 | 12,159 | 528,797 | 6,331,708 | 2,700,459 | 3,395,416 | 1,588,972 |
| TOTAL | 81,936 | 391,148 | 35,613,635 | 11,938,853 | 14,517,116 | 53,533 | 861,234 | 24,226,098 | 9,197,743 | 16,607,868 | 6,978,265 |
| O.D. | | 22 | 6,681 | 140,185 | 4,561 | | | 2,684 | 37,069 | 9,026 | 7,721 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 61,236,971 | 52,452,421 | 6,985,986 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -24,628,156 | -16,468,261 | 34,603 | |
| TOTAL LOSSES | 36,608,815 | 35,984,160 | 7,020,589 | |
| EXPECTED LOSSES | 49,712,531 | 46,931,937 | 8,905,420 | |
| CREDIBILITY | .35 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .974 | .958 | .187 | 2.119 |
| INDICATED (POST-TEST) | 1.238 | 1.218 | .238 | 2.694 |
| PRES. ON RATE LEVEL | 1.343 | 1.268 | .241 | 2.852 |
| DERIVED BY FORMULA | 1.306 | 1.218 | .238 | 2.762 |
| UNDERLYING PRES. RATE | 1.323 | 1.249 | .237 | 2.809 |
| PROPOSED | 1.306 | 1.218 | .238 | 2.762 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.195 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.20 | MINIMUM PREMIUM | |
| MAN. RATES | 3.08 | 2.95 | 3.13 | + 3.20 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 135,842 | 9,462,892 | 6.966 | | | 13 | 16 | 54 | 83 |
| 2011 | 137,042 | 7,936,312 | 5.791 | 1 | | 14 | 25 | 53 | 93 |
| 2012 | 126,514 | 5,939,292 | 4.694 | | | 15 | 12 | 43 | 70 |
| 2013 | 127,046 | 3,754,828 | 2.955 | 1 | | 3 | 11 | 52 | 67 |
| 2014 | 145,506 | 4,528,833 | 3.112 | | | 3 | 9 | 66 | 78 |
| TOTAL | 671,950 | 31,622,157 | 4.706 | 2 | | 48 | 73 | 268 | 391 |
| O.D. | | 2,019 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,381,701 | 537,341 | 583,049 | | | 3,351,351 | 519,458 | 925,667 | 164,325 |
| 2011 | 233,149 | | 2,666,238 | 1,595,293 | 557,092 | 480 | | 992,856 | 946,159 | 808,165 | 136,880 |
| 2012 | | | 2,921,238 | 439,361 | 348,014 | | | 1,186,660 | 278,025 | 559,826 | 206,168 |
| 2013 | 351,676 | | 500,257 | 720,580 | 585,488 | 5,000 | | 120,352 | 663,739 | 642,214 | 165,522 |
| 2014 | | | 763,588 | 532,565 | 776,531 | | | 1,091,488 | 202,451 | 903,853 | 258,357 |
| TOTAL | 584,825 | | 10,233,022 | 3,825,140 | 2,850,174 | 5,480 | | 6,742,707 | 2,609,832 | 3,839,725 | 931,252 |
| O.D. | | | | | | | | | | | 2,019 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,921,758 | 752,277 | 857,082 | | | 4,837,732 | 742,303 | 1,304,266 | 162,353 |
| 2011 | 324,371 | 25,485 | 3,650,619 | 2,117,943 | 855,009 | 636 | 57,253 | 2,112,595 | 1,184,903 | 1,093,511 | 132,910 |
| 2012 | 699 | 30,426 | 3,822,986 | 623,763 | 555,333 | 14,462 | 50,175 | 2,428,021 | 387,132 | 704,323 | 203,488 |
| 2013 | 581,543 | 11,325 | 1,149,737 | 890,507 | 739,841 | 13,821 | 17,153 | 708,623 | 710,773 | 727,194 | 162,212 |
| 2014 | 773 | 36,301 | 1,963,860 | 933,091 | 875,518 | 4,495 | 223,059 | 2,201,743 | 502,458 | 766,531 | 254,740 |
| TOTAL | 907,386 | 103,537 | 14,508,960 | 5,317,581 | 3,882,783 | 33,414 | 347,640 | 12,288,714 | 3,527,569 | 4,595,825 | 915,703 |
| O.D. | | | | | | | | | | | 1,977 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,189,651 | 17,323,758 | 917,680 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -13,909,407 | -5,070,954 | 3,776 | | | |
| TOTAL LOSSES | 14,280,244 | 12,252,804 | 921,456 | | | |
| EXPECTED LOSSES | 27,859,046 | 14,379,730 | 994,486 | | | |
| CREDIBILITY | .11 | .32 | .50 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.125 | 1.823 | .137 | 4.085 | | |
| INDICATED (POST-TEST) | 2.701 | 2.317 | .174 | 5.192 | | |
| PRES. ON RATE LEVEL | 4.210 | 2.173 | .150 | 6.533 | | |
| DERIVED BY FORMULA | 4.044 | 2.219 | .162 | 6.425 | | |
| UNDERLYING PRES. RATE | 4.146 | 2.140 | .148 | 6.434 | | |
| PROPOSED | 4.044 | 2.219 | .162 | 6.425 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 7.432 |
| IND. RATES | | | | 7.43 | MINIMUM PREMIUM | |
| MAN. RATES | 6.93 | 6.76 | 7.17 | + 7.43 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 47,920 | 2,909,476 | 6.071 | | | 7 | 1 | 29 | 37 |
| 2011 | 48,880 | 1,126,154 | 2.303 | | | 1 | 6 | 20 | 27 |
| 2012 | 49,916 | 3,939,435 | 7.892 | | | 8 | 2 | 19 | 29 |
| 2013 | 50,583 | 1,284,430 | 2.539 | | | 1 | 4 | 25 | 30 |
| 2014 | 60,981 | 2,095,386 | 3.436 | | | 1 | 5 | 29 | 35 |
| TOTAL | 258,280 | 11,354,881 | 4.396 | | | 18 | 18 | 122 | 158 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,852,314 | 317 | 252,675 | | | 449,847 | 1,413 | 225,122 | 127,788 |
| 2011 | | | 150,598 | 320,731 | 112,862 | | | 148,001 | 198,993 | 112,896 | 82,073 |
| 2012 | | | 2,144,970 | 189,728 | 343,337 | | | 968,307 | 21,261 | 208,490 | 63,342 |
| 2013 | | | 176,367 | 168,680 | 167,239 | | | 464,597 | 48,277 | 152,832 | 106,438 |
| 2014 | | | 188,837 | 447,935 | 639,357 | | | 79,253 | 121,014 | 451,296 | 167,694 |
| TOTAL | | | 4,513,086 | 1,127,391 | 1,515,470 | | | 2,110,005 | 390,958 | 1,150,636 | 547,335 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,543,227 | 444 | 371,431 | | | 1,019,354 | 2,019 | 317,198 | 126,255 |
| 2011 | | 1,519 | 222,668 | 423,329 | 166,372 | | 8,530 | 319,953 | 247,622 | 153,772 | 79,693 |
| 2012 | 512 | 21,863 | 2,788,156 | 299,438 | 512,098 | 11,810 | 38,215 | 1,916,594 | 69,526 | 278,172 | 62,519 |
| 2013 | 73 | 3,211 | 336,822 | 215,550 | 210,373 | 4,492 | 17,440 | 864,399 | 97,181 | 192,122 | 104,309 |
| 2014 | 327 | 21,163 | 1,230,437 | 732,722 | 674,662 | 832 | 32,665 | 445,572 | 216,521 | 345,131 | 165,346 |
| TOTAL | 912 | 47,756 | 7,121,310 | 1,671,483 | 1,934,936 | 17,134 | 96,850 | 4,565,872 | 632,869 | 1,286,395 | 538,122 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 11,849,834 | 5,525,683 | 538,122 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,288,925 | -1,476,750 | 2,281 | | | |
| TOTAL LOSSES | 7,560,909 | 4,048,933 | 540,403 | | | |
| EXPECTED LOSSES | 8,688,539 | 4,230,627 | 568,216 | | | |
| CREDIBILITY | .06 | .17 | .27 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.927 | 1.568 | .209 | 4.704 | | |
| INDICATED (POST-TEST) | 3.720 | 1.993 | .266 | 5.979 | | |
| PRES. ON RATE LEVEL | 3.416 | 1.663 | .223 | 5.302 | | |
| DERIVED BY FORMULA | 3.434 | 1.719 | .235 | 5.388 | | |
| UNDERLYING PRES. RATE | 3.364 | 1.638 | .220 | 5.222 | | |
| PROPOSED | 3.434 | 1.719 | .235 | 5.388 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.232 |
| IND. RATES | | | | 6.23 | MINIMUM PREMIUM | |
| MAN. RATES | 5.56 | 5.49 | 5.82 | + 6.23 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,510 | 285,568 | 1.542 | | | | 2 | 2 | 4 |
| 2011 | 20,964 | 387,149 | 1.846 | | | 1 | 1 | | 2 |
| 2012 | 20,435 | 244,015 | 1.194 | | | 1 | | 2 | 3 |
| 2013 | 19,573 | 122,553 | .626 | | | | 1 | 2 | 3 |
| 2014 | 21,192 | 76,908 | .362 | | | | | 3 | 3 |
| TOTAL | 100,674 | 1,116,193 | 1.109 | | | 2 | 4 | 9 | 15 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|---------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 164,846 | 30,165 | | | | 65,282 | 22,432 | 2,843 |
| 2011 | | | 290,178 | 35,140 | | | | 54,142 | 6,012 | | 1,677 |
| 2012 | | | 178,899 | | 24,032 | | | 9,500 | | 18,744 | 12,840 |
| 2013 | | | | 93,497 | 2,671 | | | | 11,390 | 2,697 | 12,298 |
| 2014 | | | | | 16,604 | | | | | 57,499 | 2,805 |
| TOTAL | | | 469,077 | 293,483 | 73,472 | | | 63,642 | 82,684 | 101,372 | 32,463 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 230,784 | 44,342 | | | | 93,288 | 31,607 | 2,809 |
| 2011 | | 2,722 | 387,126 | 47,953 | 5,436 | | 3,094 | 110,518 | 8,012 | 919 | 1,628 |
| 2012 | 43 | 1,745 | 228,965 | 5,262 | 36,600 | 115 | 397 | 19,671 | 1,290 | 22,192 | 12,673 |
| 2013 | 9 | 619 | 52,699 | 101,492 | 9,888 | 25 | 187 | 7,070 | 11,113 | 3,610 | 12,052 |
| 2014 | 2 | 250 | 14,231 | 8,495 | 15,163 | 45 | 1,060 | 26,002 | 16,893 | 41,331 | 2,766 |
| TOTAL | 54 | 5,336 | 683,021 | 393,986 | 111,429 | 185 | 4,738 | 163,261 | 130,596 | 99,659 | 31,928 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 856,595 | 735,670 | 31,928 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -441,351 | -177,775 | 163 | |
| TOTAL LOSSES | 415,244 | 557,895 | 32,091 | |
| EXPECTED LOSSES | 888,951 | 504,377 | 43,290 | |
| CREDIBILITY | .03 | .09 | .14 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .412 | .554 | .032 | .998 |
| INDICATED (POST-TEST) | .524 | .704 | .041 | 1.269 |
| PRES. ON RATE LEVEL | .896 | .509 | .044 | 1.449 |
| DERIVED BY FORMULA | .885 | .527 | .044 | 1.456 |
| UNDERLYING PRES. RATE | .883 | .501 | .043 | 1.427 |
| PROPOSED | .881 | .524 | .044 | 1.449 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | 1.68 | MINIMUM PREMIUM |
| MAN. RATES | 1.58 | 1.50 | 1.59 | + 1.68 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 47,735 | 3,120,839 | 6.537 | | | 5 | 7 | 23 | 35 |
| 2011 | 50,098 | 3,580,782 | 7.147 | | | 8 | 3 | 25 | 36 |
| 2012 | 50,625 | 3,243,525 | 6.406 | | | 4 | 12 | 24 | 40 |
| 2013 | 54,727 | 3,054,656 | 5.581 | | | 6 | 7 | 26 | 39 |
| 2014 | 60,970 | 1,781,992 | 2.922 | | | 3 | 3 | 28 | 34 |
| TOTAL | 264,155 | 14,781,794 | 5.596 | | | 26 | 32 | 126 | 184 |
| O.D. | | 15,927 | .006 | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,321,463 | 248,376 | 283,487 | | | 900,484 | 95,882 | 201,889 | 69,258 |
| 2011 | | | 1,452,481 | 173,180 | 838,024 | | | 490,456 | 46,803 | 475,751 | 104,087 |
| 2012 | | | 765,271 | 788,839 | 358,850 | | | 507,021 | 536,514 | 156,703 | 130,327 |
| 2013 | | | 1,123,411 | 326,417 | 368,064 | | | 604,306 | 248,029 | 271,036 | 113,393 |
| 2014 | | | 630,312 | 93,274 | 408,629 | | | 152,079 | 84,180 | 291,513 | 122,005 |
| TOTAL | | | 5,292,938 | 1,630,086 | 2,257,054 | | | 2,654,346 | 1,011,408 | 1,396,892 | 539,070 |
| O.D. | | | | | 5,322 | | | | | 10,605 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,721,096 | 347,726 | 416,724 | | | 1,889,217 | 137,014 | 284,462 | 68,427 |
| 2011 | | 13,949 | 1,958,754 | 249,778 | 1,218,830 | | 28,341 | 1,007,328 | 70,400 | 635,635 | 101,068 |
| 2012 | 184 | 11,419 | 1,160,115 | 1,006,668 | 493,935 | 6,189 | 26,157 | 1,136,361 | 636,171 | 219,009 | 128,633 |
| 2013 | 381 | 13,688 | 1,627,112 | 468,431 | 515,862 | 6,553 | 27,052 | 1,302,612 | 312,756 | 340,425 | 111,125 |
| 2014 | 584 | 21,940 | 1,091,956 | 359,466 | 464,032 | 898 | 40,973 | 456,274 | 154,901 | 233,226 | 120,297 |
| TOTAL | 1,149 | 60,996 | 7,559,033 | 2,432,069 | 3,109,383 | 13,640 | 122,523 | 5,791,792 | 1,311,242 | 1,712,757 | 529,550 |
| O.D. | | 83 | 4,560 | 2,724 | 4,858 | 9 | 190 | 4,796 | 3,118 | 7,623 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,558,771 | 8,583,774 | 529,550 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,776,202 | -1,912,195 | 2,325 | | | |
| TOTAL LOSSES | 9,782,569 | 6,671,579 | 531,875 | | | |
| EXPECTED LOSSES | 7,644,646 | 5,470,651 | 583,783 | | | |
| CREDIBILITY | .06 | .17 | .27 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 3.703 | 2.526 | .201 | 6.430 | | |
| INDICATED (POST-TEST) | 4.707 | 3.211 | .255 | 8.173 | | |
| PRES. ON RATE LEVEL | 2.939 | 2.103 | .224 | 5.266 | | |
| DERIVED BY FORMULA | 3.045 | 2.291 | .232 | 5.568 | | |
| UNDERLYING PRES. RATE | 2.894 | 2.071 | .221 | 5.186 | | |
| PROPOSED | 3.045 | 2.291 | .232 | 5.568 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.441 |
| IND. RATES | | | | 6.44 | MINIMUM PREMIUM | |
| MAN. RATES | 5.24 | 5.45 | 5.78 | + 6.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 8,662 | 22,218 | .256 | | | | | | 1 | 1 |
| 2011 | 8,644 | 292,447 | 3.383 | | | | | 2 | 4 | 6 |
| 2012 | 8,439 | 122,511 | 1.451 | | | | | | 6 | 6 |
| 2013 | 8,237 | 428,476 | 5.201 | | | 1 | | | 4 | 5 |
| 2014 | 8,144 | 36,289 | .445 | | | | | | 2 | 2 |
| TOTAL | 42,126 | 901,941 | 2.141 | | | 1 | | 2 | 17 | 20 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|---------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 6,110 | | | | | 3,419 | 12,689 |
| 2011 | | | | 162,463 | 5,854 | | | | 95,897 | 8,939 | 19,294 |
| 2012 | | | | | 51,762 | | | | | 52,147 | 18,602 |
| 2013 | | | 166,196 | | 56,987 | | | 23,546 | | 173,751 | 7,996 |
| 2014 | | | | | 11,488 | | | | | 11,421 | 13,380 |
| TOTAL | | | 166,196 | 162,463 | 132,201 | | | 23,546 | 95,897 | 249,677 | 71,961 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 8,982 | | | | | 4,817 | 12,537 |
| 2011 | | 34 | 10,301 | 213,126 | 9,968 | | 6 | 8,649 | 117,808 | 13,033 | 18,734 |
| 2012 | | 69 | 4,539 | 2,853 | 63,714 | | 70 | 2,878 | 2,645 | 60,798 | 18,360 |
| 2013 | 53 | 1,723 | 214,472 | 17,438 | 75,548 | 315 | 1,478 | 70,187 | 21,132 | 183,910 | 7,836 |
| 2014 | 1 | 167 | 9,844 | 5,877 | 10,489 | 9 | 202 | 5,163 | 3,354 | 8,212 | 13,193 |
| TOTAL | 54 | 1,993 | 239,156 | 239,294 | 168,701 | 324 | 1,756 | 86,877 | 144,939 | 270,770 | 70,660 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 330,160 | 823,704 | 70,660 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -651,787 | -264,240 | 321 | |
| TOTAL LOSSES | | 559,464 | 70,981 | |
| EXPECTED LOSSES | 1,298,745 | 743,524 | 89,729 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.328 | .168 | 1.496 |
| INDICATED (POST-TEST) | .000 | 1.688 | .214 | 1.902 |
| PRES. ON RATE LEVEL | 3.131 | 1.792 | .216 | 5.139 |
| DERIVED BY FORMULA | 3.068 | 1.787 | .216 | 5.071 |
| UNDERLYING PRES. RATE | 3.083 | 1.765 | .213 | 5.061 |
| PROPOSED | 3.068 | 1.787 | .216 | 5.071 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.866 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.87 | MINIMUM PREMIUM | |
| MAN. RATES | 5.56 | 5.32 | 5.64 | + 5.87 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 43,597 | 1,784,749 | 4.093 | | 1 | 6 | 3 | 22 | 32 |
| 2011 | 42,847 | 2,000,775 | 4.669 | | | 4 | 6 | 20 | 30 |
| 2012 | 45,304 | 1,708,467 | 3.771 | | | 4 | 3 | 23 | 30 |
| 2013 | 50,102 | 2,464,832 | 4.919 | | | 5 | 5 | 22 | 32 |
| 2014 | 54,519 | 1,852,074 | 3.397 | | | 3 | 4 | 30 | 37 |
| TOTAL | 236,369 | 9,810,897 | 4.151 | | 1 | 22 | 21 | 117 | 161 |

REPORTED LOSSES

| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------------|------------------|----------------|----------------|---------|---------------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 14,126 | 1,011,138 | 98,774 | 163,152 | | 23,522 | 240,742 | 81,676 | 82,442 | 69,177 |
| 2011 | | | 792,002 | 391,251 | 93,047 | | | 418,442 | 120,940 | 112,519 | 72,574 |
| 2012 | | | 766,572 | 133,679 | 87,325 | | | 351,362 | 125,777 | 191,151 | 52,601 |
| 2013 | | | 1,014,759 | 269,374 | 188,664 | | | 620,578 | 118,965 | 199,774 | 52,718 |
| 2014 | | | 544,120 | 82,716 | 457,651 | | | 227,364 | 37,749 | 404,233 | 98,241 |
| TOTAL | | 14,126 | 4,128,591 | 975,794 | 989,839 | | 23,522 | 1,858,488 | 485,107 | 990,119 | 345,311 |

TRANSLATED LOSSES

| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|----------------|------------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 25,695 | 1,388,292 | 138,284 | 239,834 | | 52,666 | 545,522 | 116,715 | 116,161 | 68,347 |
| 2011 | | 7,518 | 1,077,415 | 519,635 | 150,135 | | 23,977 | 862,381 | 155,021 | 156,457 | 70,469 |
| 2012 | 184 | 8,068 | 1,006,552 | 186,068 | 141,315 | 4,284 | 15,389 | 731,083 | 165,326 | 239,628 | 51,917 |
| 2013 | 334 | 11,575 | 1,404,957 | 374,483 | 303,704 | 6,055 | 23,939 | 1,175,545 | 180,619 | 255,390 | 51,664 |
| 2014 | 518 | 20,524 | 1,034,970 | 365,864 | 496,661 | 1,168 | 54,028 | 585,134 | 167,659 | 316,368 | 96,866 |
| TOTAL | 1,036 | 73,380 | 5,912,186 | 1,584,334 | 1,331,649 | 11,507 | 169,999 | 3,899,665 | 785,340 | 1,084,004 | 339,263 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 10,067,773 | 4,785,327 | 339,263 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,924,396 | -1,205,963 | 1,471 | |
| TOTAL LOSSES | 7,143,377 | 3,579,364 | 340,734 | |
| EXPECTED LOSSES | 5,916,316 | 3,450,986 | 368,735 | |
| CREDIBILITY | .05 | .16 | .25 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.022 | 1.514 | .144 | 4.680 |
| INDICATED (POST-TEST) | 3.841 | 1.924 | .183 | 5.948 |
| PRES. ON RATE LEVEL | 2.542 | 1.482 | .158 | 4.182 |
| DERIVED BY FORMULA | 2.607 | 1.553 | .164 | 4.324 |
| UNDERLYING PRES. RATE | 2.503 | 1.460 | .156 | 4.119 |
| PROPOSED | 2.607 | 1.553 | .164 | 4.324 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.002 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.00 | MINIMUM PREMIUM | |
| MAN. RATES | 4.39 | 4.33 | 4.59 | + 5.00 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 33,962 | 2,763,683 | 8.137 | 1 | | 4 | 6 | 11 | 22 | |
| 2011 | 34,328 | 1,778,755 | 5.181 | | | 2 | 5 | 8 | 15 | |
| 2012 | 35,747 | 656,874 | 1.837 | | | 1 | 5 | 8 | 14 | |
| 2013 | 35,767 | 824,209 | 2.304 | | | 1 | 5 | 9 | 15 | |
| 2014 | 43,332 | 8,139,017 | 18.782 | | 1 | | 3 | 13 | 17 | |
| TOTAL | 183,136 | 14,162,538 | 7.733 | 1 | 1 | 8 | 24 | 49 | 83 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|------------------|----------------|----------------|----------------|------------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 104,286 | | 918,022 | 353,614 | 82,150 | 498,405 | | 555,435 | 71,429 | 98,191 | 82,151 |
| 2011 | | | 492,230 | 229,077 | 63,218 | | | 688,999 | 167,509 | 52,710 | 85,012 |
| 2012 | | | 149,130 | 84,021 | 37,071 | | | 64,002 | 215,217 | 69,367 | 38,066 |
| 2013 | | | 132,696 | 175,973 | 51,972 | | | 101,454 | 111,372 | 151,301 | 99,441 |
| 2014 | | 403,746 | 137,507 | 78,741 | | | 6,846,914 | | 68,839 | 540,829 | 62,441 |
| TOTAL | 104,286 | 403,746 | 1,692,078 | 980,192 | 313,152 | 498,405 | 6,846,914 | 1,409,890 | 634,366 | 912,398 | 367,111 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|----------------|------------------|------------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 106,645 | | 1,091,752 | 495,060 | 120,761 | 1,073,222 | | 1,007,215 | 102,073 | 138,350 | 81,165 |
| 2011 | | 4,286 | 614,122 | 304,299 | 100,109 | | 35,487 | 1,275,743 | 213,623 | 81,325 | 82,547 |
| 2012 | 36 | 1,859 | 209,202 | 108,649 | 53,845 | 782 | 5,088 | 182,726 | 250,519 | 90,500 | 37,571 |
| 2013 | 59 | 2,540 | 270,792 | 205,141 | 80,534 | 1,301 | 6,006 | 275,666 | 130,450 | 172,971 | 97,452 |
| 2014 | 37 | 33,796 | 222,416 | 158,809 | 93,112 | 568 | 1,078,936 | 384,141 | 202,880 | 400,582 | 61,567 |
| TOTAL | 106,777 | 42,481 | 2,408,284 | 1,271,958 | 448,361 | 1,075,873 | 1,125,517 | 3,125,491 | 899,545 | 883,728 | 360,302 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,884,423 | 3,503,592 | 360,302 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,117,670 | -1,082,419 | 1,581 | |
| TOTAL LOSSES | 5,766,753 | 2,421,173 | 361,883 | |
| EXPECTED LOSSES | 4,292,707 | 3,102,323 | 393,742 | |
| CREDIBILITY | .05 | .14 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.149 | 1.322 | .198 | 4.669 |
| INDICATED (POST-TEST) | 4.002 | 1.680 | .252 | 5.934 |
| PRES. ON RATE LEVEL | 2.380 | 1.720 | .218 | 4.318 |
| DERIVED BY FORMULA | 2.461 | 1.714 | .225 | 4.400 |
| UNDERLYING PRES. RATE | 2.344 | 1.694 | .215 | 4.253 |
| PROPOSED | 2.461 | 1.714 | .225 | 4.400 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.089 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.09 | MINIMUM PREMIUM | |
| MAN. RATES | 4.55 | 4.47 | 4.74 | + 5.09 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 18,674 | 1,188,199 | 6.362 | | | 2 | 2 | 12 | 16 | |
| 2011 | 20,965 | 832,648 | 3.971 | | | | 5 | 15 | 20 | |
| 2012 | 19,977 | 523,144 | 2.618 | | | 1 | 1 | 7 | 9 | |
| 2013 | 19,867 | 300,778 | 1.513 | | 1 | | 1 | 9 | 11 | |
| 2014 | 22,550 | 235,376 | 1.043 | | | | 3 | 10 | 13 | |
| TOTAL | 102,033 | 3,080,145 | 3.019 | | 1 | 3 | 12 | 53 | 69 | |
| O.D. | | 72 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|----------------|----------------|----------------|---------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 368,164 | 184,048 | 167,222 | | | 106,243 | 45,042 | 180,102 | 137,378 |
| 2011 | | | | 338,240 | 96,798 | | | | 178,425 | 155,802 | 63,383 |
| 2012 | | | 144,980 | 54,149 | 136,873 | | | 30,507 | 37,452 | 81,300 | 37,883 |
| 2013 | | 27,996 | | 2,000 | 29,366 | | 24,195 | | 3,017 | 182,088 | 32,116 |
| 2014 | | | | 105,932 | 26,753 | | | | 35,167 | 32,739 | 34,785 |
| TOTAL | | 27,996 | 513,144 | 684,369 | 457,012 | | 24,195 | 136,750 | 299,103 | 632,031 | 305,545 |
| O.D. | | | | | | | | | | | 72 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 505,489 | 257,667 | 245,816 | | | 240,747 | 64,365 | 253,764 | 135,729 |
| 2011 | | 106 | 23,586 | 445,062 | 141,069 | | 96 | 18,093 | 221,304 | 207,785 | 61,545 |
| 2012 | 34 | 1,824 | 206,715 | 77,326 | 175,695 | 372 | 1,729 | 73,624 | 47,801 | 97,153 | 37,391 |
| 2013 | | 33,748 | 14,067 | 6,593 | 33,166 | 108 | 46,519 | 35,061 | 23,137 | 191,620 | 31,474 |
| 2014 | 22 | 2,137 | 139,008 | 104,628 | 40,478 | 86 | 3,221 | 47,812 | 31,431 | 27,360 | 34,298 |
| TOTAL | 56 | 37,815 | 888,865 | 891,276 | 636,224 | 566 | 51,565 | 415,337 | 388,038 | 777,682 | 300,437 |
| O.D. | | | | | | | | | | | 71 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,394,204 | 2,693,220 | 300,508 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -964,211 | -565,130 | 1,230 | |
| TOTAL LOSSES | 429,993 | 2,128,090 | 301,738 | |
| EXPECTED LOSSES | 1,945,770 | 1,609,061 | 318,343 | |
| CREDIBILITY | .03 | .09 | .14 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .421 | 2.086 | .296 | 2.803 |
| INDICATED (POST-TEST) | .535 | 2.651 | .376 | 3.562 |
| PRES. ON RATE LEVEL | 1.936 | 1.601 | .317 | 3.854 |
| DERIVED BY FORMULA | 1.894 | 1.696 | .325 | 3.915 |
| UNDERLYING PRES. RATE | 1.907 | 1.577 | .312 | 3.796 |
| PROPOSED | 1.864 | 1.670 | .320 | 3.854 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.458 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.46 | MINIMUM PREMIUM | |
| MAN. RATES | 4.05 | 3.99 | 4.23 | + 4.46 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|------------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 722,537 | 18,063,200 | 2.499 | 2 | | 32 | 44 | 170 | 248 |
| 2011 | 746,727 | 18,168,187 | 2.433 | 1 | | 23 | 60 | 147 | 231 |
| 2012 | 758,395 | 23,638,023 | 3.116 | 2 | | 31 | 44 | 148 | 225 |
| 2013 | 882,957 | 15,679,506 | 1.775 | 1 | | 20 | 54 | 156 | 231 |
| 2014 | 953,036 | 12,641,901 | 1.326 | | | 10 | 31 | 173 | 214 |
| TOTAL | 4,063,652 | 88,190,817 | 2.170 | 6 | | 116 | 233 | 794 | 1149 |
| O.D. | | 81,251 | .001 | | | | 2 | 3 | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|-------------------|------------------|------------------|---------------|---------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 410,054 | | 7,618,315 | 1,273,550 | 2,139,147 | | | 3,217,699 | 764,291 | 1,800,881 | 839,263 |
| 2011 | 804,754 | | 6,059,689 | 2,067,574 | 1,193,781 | 68 | | 3,284,236 | 2,439,121 | 1,279,251 | 1,039,713 |
| 2012 | 847,495 | | 6,911,255 | 1,897,016 | 1,899,731 | 91,367 | | 7,301,105 | 1,704,097 | 2,139,954 | 846,003 |
| 2013 | 170,966 | | 4,830,234 | 2,482,373 | 1,434,470 | | | 1,914,382 | 2,207,601 | 1,654,344 | 985,136 |
| 2014 | | | 1,698,680 | 1,810,186 | 2,696,432 | | | 571,402 | 1,456,675 | 3,200,296 | 1,208,230 |
| TOTAL | 2,233,269 | | 27,118,173 | 9,530,699 | 9,363,561 | 91,435 | | 16,288,824 | 8,571,785 | 10,074,726 | 4,918,345 |
| O.D. | | | | 14,774 | 10,010 | | | | 23,638 | 17,829 | 15,000 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 636,404 | | 10,360,472 | 1,782,969 | 3,144,552 | | | 7,076,834 | 1,092,171 | 2,537,440 | 829,192 |
| 2011 | 1,119,619 | 53,063 | 7,564,002 | 2,766,172 | 1,816,207 | 90 | 131,773 | 4,890,853 | 3,039,234 | 1,754,339 | 1,009,561 |
| 2012 | 1,024,913 | 74,551 | 8,934,695 | 2,583,052 | 2,651,283 | 345,391 | 157,488 | 7,338,009 | 2,170,512 | 2,676,156 | 835,005 |
| 2013 | 284,319 | 65,150 | 7,531,120 | 3,136,075 | 2,131,173 | 23,422 | 106,484 | 4,899,525 | 2,232,988 | 1,994,687 | 965,433 |
| 2014 | 2,076 | 108,484 | 6,018,256 | 3,123,129 | 2,943,215 | 6,960 | 278,262 | 3,736,745 | 1,907,729 | 2,513,496 | 1,191,315 |
| TOTAL | 3,067,331 | 301,248 | 40,408,545 | 13,391,397 | 12,686,430 | 375,863 | 674,007 | 27,941,966 | 10,442,634 | 11,476,118 | 4,830,506 |
| O.D. | | 8 | 1,167 | 19,567 | 14,148 | | 4 | 2,153 | 29,527 | 24,532 | 14,760 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 72,772,292 | 48,084,353 | 4,845,266 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -30,480,368 | -15,779,415 | 27,411 | |
| TOTAL LOSSES | 42,291,924 | 32,304,938 | 4,872,677 | |
| EXPECTED LOSSES | 61,767,509 | 45,228,447 | 6,786,299 | |
| CREDIBILITY | .36 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.041 | .795 | .120 | 1.956 |
| INDICATED (POST-TEST) | 1.323 | 1.010 | .153 | 2.486 |
| PRES. ON RATE LEVEL | 1.543 | 1.130 | .170 | 2.843 |
| DERIVED BY FORMULA | 1.464 | 1.010 | .153 | 2.627 |
| UNDERLYING PRES. RATE | 1.520 | 1.113 | .167 | 2.800 |
| PROPOSED | 1.464 | 1.010 | .153 | 2.627 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.038 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.04 | MINIMUM PREMIUM | |
| MAN. RATES | 3.12 | 2.94 | 3.12 | + 3.04 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 46,912 | 6,840,638 | 14.581 | | 1 | 1 | 5 | 16 | 23 |
| 2011 | 50,810 | 1,445,140 | 2.844 | | | 1 | 7 | 26 | 34 |
| 2012 | 53,666 | 2,137,517 | 3.983 | | | 3 | 4 | 21 | 28 |
| 2013 | 54,879 | 1,386,381 | 2.526 | | | 2 | 2 | 17 | 21 |
| 2014 | 55,637 | 1,127,547 | 2.026 | | | | 3 | 19 | 22 |
| TOTAL | 261,904 | 12,937,223 | 4.940 | | 1 | 7 | 21 | 99 | 128 |
| O.D. | | 2,785 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|----------------|----------------|---------|------------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 602,533 | 165,016 | 200,399 | 196,864 | | 5,304,710 | 48,913 | 129,567 | 137,919 | 54,717 |
| 2011 | | | 175,719 | 382,046 | 156,124 | | | 53,189 | 244,637 | 336,075 | 97,350 |
| 2012 | | | 539,044 | 46,297 | 160,818 | | | 562,219 | 457,412 | 311,575 | 60,152 |
| 2013 | | | 520,455 | 112,296 | 204,354 | | | 161,400 | 100,879 | 191,605 | 95,392 |
| 2014 | | | | 184,798 | 145,142 | | | | 497,578 | 226,760 | 73,269 |
| TOTAL | | 602,533 | 1,400,234 | 925,836 | 863,302 | | 5,304,710 | 825,721 | 1,430,073 | 1,203,934 | 380,880 |
| O.D. | | | | | 197 | | | | | 1,075 | 1,513 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|--------------|------------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 94,675 | 226,567 | 280,560 | 289,388 | | 1,025,983 | 110,837 | 185,152 | 194,326 | 54,060 |
| 2011 | | 1,782 | 260,918 | 504,576 | 228,955 | | 3,251 | 134,630 | 305,901 | 447,214 | 94,527 |
| 2012 | 129 | 5,591 | 706,947 | 77,659 | 220,395 | 6,856 | 27,603 | 1,233,611 | 556,073 | 398,847 | 59,370 |
| 2013 | 172 | 6,206 | 740,588 | 179,724 | 273,621 | 1,873 | 8,183 | 386,461 | 129,642 | 218,427 | 93,484 |
| 2014 | 49 | 5,200 | 326,907 | 232,901 | 160,527 | 1,028 | 41,492 | 569,647 | 375,234 | 217,176 | 72,243 |
| TOTAL | 350 | 113,454 | 2,261,927 | 1,275,420 | 1,172,886 | 9,757 | 1,106,512 | 2,435,186 | 1,552,002 | 1,475,990 | 373,684 |
| O.D. | | | 50 | 28 | 218 | | 2 | 167 | 120 | 1,129 | 1,490 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,927,405 | 5,477,793 | 375,174 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,401,772 | -1,211,709 | 1,518 | | | |
| TOTAL LOSSES | 3,525,633 | 4,266,084 | 376,692 | | | |
| EXPECTED LOSSES | 4,850,461 | 3,446,658 | 398,093 | | | |
| CREDIBILITY | .06 | .17 | .27 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.346 | 1.629 | .144 | 3.119 | | |
| INDICATED (POST-TEST) | 1.711 | 2.070 | .183 | 3.964 | | |
| PRES. ON RATE LEVEL | 1.881 | 1.336 | .154 | 3.371 | | |
| DERIVED BY FORMULA | 1.871 | 1.461 | .162 | 3.494 | | |
| UNDERLYING PRES. RATE | 1.852 | 1.316 | .152 | 3.320 | | |
| PROPOSED | 1.871 | 1.461 | .162 | 3.494 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.041 |
| IND. RATES | | | | 4.04 | MINIMUM PREMIUM | |
| MAN. RATES | 3.49 | 3.49 | 3.70 | + 4.04 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 86,109 | 1,149,951 | 1.335 | | | 3 | 6 | 6 | 15 |
| 2011 | 76,495 | 504,877 | .660 | | | | 3 | 5 | 8 |
| 2012 | 54,233 | 1,859,895 | 3.429 | | | 4 | 3 | 3 | 10 |
| 2013 | 61,309 | 900,072 | 1.468 | | | 2 | 3 | 4 | 9 |
| 2014 | 74,726 | 345,566 | .462 | | | | 3 | 7 | 10 |
| TOTAL | 352,872 | 4,760,361 | 1.349 | | | 9 | 18 | 25 | 52 |
| O.D. | | 889 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 586,061 | 89,151 | 160,168 | | | 171,653 | 76,821 | 30,966 | 35,131 |
| 2011 | | | | 63,369 | 271,805 | | | | 58,090 | 79,123 | 32,490 |
| 2012 | | | 1,267,002 | 72,028 | 67,280 | | | 346,378 | 28,559 | 53,770 | 24,878 |
| 2013 | | | 410,825 | 151,402 | 52,771 | | | 94,604 | 63,835 | 78,818 | 47,817 |
| 2014 | | | | 121,298 | 89,136 | | | | 77,628 | 32,661 | 24,843 |
| TOTAL | | | 2,263,888 | 497,248 | 641,160 | | | 612,635 | 304,933 | 275,338 | 165,159 |
| O.D. | | | | | | | | | | | 889 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 804,662 | 124,811 | 235,447 | | | 388,965 | 109,777 | 43,632 | 34,709 |
| 2011 | | 124 | 10,827 | 87,411 | 387,139 | | 51 | 6,303 | 72,481 | 105,103 | 31,548 |
| 2012 | 301 | 12,545 | 1,627,001 | 120,167 | 134,539 | 4,225 | 13,884 | 689,636 | 47,640 | 75,957 | 24,555 |
| 2013 | 139 | 4,932 | 592,465 | 194,328 | 100,282 | 1,101 | 4,759 | 224,119 | 76,741 | 93,200 | 46,861 |
| 2014 | 36 | 3,320 | 209,316 | 149,739 | 99,766 | 159 | 6,414 | 87,645 | 57,755 | 31,926 | 24,495 |
| TOTAL | 476 | 20,921 | 3,244,271 | 676,456 | 957,173 | 5,485 | 25,108 | 1,396,668 | 364,394 | 349,818 | 162,168 |
| O.D. | | | | | | | | | | | 863 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,692,929 | 2,347,841 | 163,031 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,420,677 | -815,304 | 856 | | | |
| TOTAL LOSSES | 1,272,252 | 1,532,537 | 163,887 | | | |
| EXPECTED LOSSES | 6,722,211 | 2,290,139 | 232,896 | | | |
| CREDIBILITY | .07 | .21 | .33 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .361 | .434 | .046 | .841 | | |
| INDICATED (POST-TEST) | .459 | .552 | .058 | 1.069 | | |
| PRES. ON RATE LEVEL | 1.934 | .659 | .067 | 2.660 | | |
| DERIVED BY FORMULA | 1.831 | .637 | .064 | 2.532 | | |
| UNDERLYING PRES. RATE | 1.905 | .649 | .066 | 2.620 | | |
| PROPOSED | 1.831 | .637 | .064 | 2.532 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.929 |
| IND. RATES | | | | 2.93 | MINIMUM PREMIUM | |
| MAN. RATES | 2.92 | 2.75 | 2.92 | + 2.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 8,721 | 880,727 | 10.098 | 1 | | 2 | 2 | 6 | 11 | |
| 2011 | 8,557 | 571,130 | 6.674 | | | 1 | 1 | 6 | 8 | |
| 2012 | 9,011 | 272,320 | 3.022 | | | 1 | | 3 | 4 | |
| 2013 | 10,204 | 844,440 | 8.275 | | | 2 | 2 | 9 | 13 | |
| 2014 | 8,591 | 33,655 | .391 | | | | | 2 | 2 | |
| TOTAL | 45,084 | 2,602,272 | 5.772 | 1 | | 6 | 5 | 26 | 38 | |
| O.D. | | 527 | .001 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|---------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 371,447 | | 382,036 | 28,125 | 13,674 | | | 38,544 | 14,135 | 15,402 | 17,364 |
| 2011 | | | 142,890 | 9,992 | 153,587 | | | 131,533 | 12,569 | 95,662 | 24,897 |
| 2012 | | | 145,390 | | 22,725 | | | 66,504 | | 17,637 | 20,064 |
| 2013 | | | 451,920 | 29,228 | 29,316 | | | 159,002 | 122,433 | 34,233 | 18,308 |
| 2014 | | | | | 9,530 | | | | | 11,126 | 12,999 |
| TOTAL | 371,447 | | 1,122,236 | 67,345 | 228,832 | | | 395,583 | 149,137 | 174,060 | 93,632 |
| O.D. | | | | | | | | | | | 527 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|--------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 576,486 | | 524,535 | 39,375 | 20,101 | | | 87,341 | 20,199 | 21,702 | 17,156 |
| 2011 | | 1,401 | 194,054 | 16,465 | 220,999 | | 7,576 | 269,690 | 18,416 | 128,362 | 24,175 |
| 2012 | 34 | 1,423 | 186,357 | 4,455 | 33,675 | 812 | 2,613 | 131,451 | 3,282 | 22,926 | 19,803 |
| 2013 | 138 | 4,426 | 568,147 | 61,184 | 68,278 | 1,826 | 7,881 | 370,437 | 132,446 | 54,541 | 17,942 |
| 2014 | 1 | 139 | 8,169 | 4,877 | 8,702 | 8 | 197 | 5,033 | 3,267 | 7,996 | 12,817 |
| TOTAL | 576,659 | 7,389 | 1,481,262 | 126,356 | 351,755 | 2,646 | 18,267 | 863,952 | 177,610 | 235,527 | 91,893 |
| O.D. | | | | | | | | | | | 521 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,950,175 | 891,248 | 92,414 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -825,210 | -344,178 | 494 | |
| TOTAL LOSSES | 2,124,965 | 547,070 | 92,908 | |
| EXPECTED LOSSES | 1,648,721 | 970,208 | 136,153 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 4.713 | 1.213 | .206 | 6.132 |
| INDICATED (POST-TEST) | 5.990 | 1.542 | .262 | 7.794 |
| PRES. ON RATE LEVEL | 3.713 | 2.185 | .307 | 6.205 |
| DERIVED BY FORMULA | 3.759 | 2.153 | .303 | 6.215 |
| UNDERLYING PRES. RATE | 3.657 | 2.152 | .302 | 6.111 |
| PROPOSED | 3.759 | 2.153 | .303 | 6.215 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 7.189 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 7.19 | MINIMUM PREMIUM | |
| MAN. RATES | 6.64 | 6.42 | 6.81 | + 7.19 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,251 | 199,337 | 3.188 | | | | 1 | 3 | 4 |
| 2011 | 7,070 | 70,947 | 1.003 | | | | 1 | 3 | 4 |
| 2012 | 7,011 | 76,723 | 1.094 | | | | 1 | 4 | 5 |
| 2013 | 7,179 | 141,825 | 1.975 | | | | 2 | 8 | 10 |
| 2014 | 6,295 | 437,648 | 6.952 | | | | 2 | 5 | 7 |
| TOTAL | 33,806 | 926,480 | 2.741 | | | | 7 | 23 | 30 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 80,753 | 33,949 | | | | 60,000 | 16,190 | 8,445 |
| 2011 | | | | 6,052 | 6,745 | | | | 13,631 | 28,514 | 16,005 |
| 2012 | | | | 16,429 | 19,787 | | | | 8,159 | 18,816 | 13,532 |
| 2013 | | | | 17,909 | 12,410 | | | | 39,496 | 14,622 | 57,388 |
| 2014 | | | | 123,724 | 57,237 | | | | 67,114 | 174,956 | 14,617 |
| TOTAL | | | | 244,867 | 130,128 | | | | 188,400 | 253,098 | 109,987 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 113,054 | 49,905 | | | | 85,740 | 22,812 | 8,344 |
| 2011 | | 4 | 549 | 8,042 | 9,653 | | 16 | 1,624 | 17,157 | 37,780 | 15,541 |
| 2012 | | 103 | 5,027 | 21,294 | 24,817 | | 118 | 3,059 | 10,231 | 22,214 | 13,356 |
| 2013 | 2 | 157 | 13,054 | 21,128 | 15,091 | 89 | 669 | 25,321 | 39,113 | 18,042 | 56,240 |
| 2014 | 29 | 2,890 | 184,639 | 135,498 | 71,011 | 252 | 8,269 | 142,116 | 93,025 | 133,062 | 14,412 |
| TOTAL | 31 | 3,154 | 203,269 | 299,016 | 170,477 | 341 | 9,072 | 172,120 | 245,266 | 233,910 | 107,893 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 387,987 | 948,669 | 107,893 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -337,175 | -225,493 | 296 | |
| TOTAL LOSSES | 50,812 | 723,176 | 108,189 | |
| EXPECTED LOSSES | 674,768 | 634,538 | 83,162 | |
| CREDIBILITY | .01 | .04 | .07 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .150 | 2.139 | .320 | 2.609 |
| INDICATED (POST-TEST) | .191 | 2.719 | .407 | 3.317 |
| PRES. ON RATE LEVEL | 2.026 | 1.906 | .250 | 4.182 |
| DERIVED BY FORMULA | 2.008 | 1.939 | .261 | 4.208 |
| UNDERLYING PRES. RATE | 1.996 | 1.877 | .246 | 4.119 |
| PROPOSED | 1.996 | 1.927 | .259 | 4.182 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.837 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.84 | MINIMUM PREMIUM | |
| MAN. RATES | 4.39 | 4.33 | 4.59 | + 4.84 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 22,237 | 931,793 | 4.190 | | | 2 | 3 | 10 | 15 |
| 2011 | | | | | | | | | |
| 2012 | | | | | | | | | |
| 2013 | | | | | | | | | |
| 2014 | | | | | | | | | |
| TOTAL | 22,237 | 931,793 | 4.190 | | | 2 | 3 | 10 | 15 |
| O.D. | | 887 | .003 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 337,919 | 122,777 | 42,790 | | | 240,798 | 60,628 | 52,838 | 74,043 |
| TOTAL | | | 337,919 | 122,777 | 42,790 | | | 240,798 | 60,628 | 52,838 | 74,043 |
| O.D. | | | | | | | | | | | 887 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 463,963 | 171,888 | 62,902 | | | 545,648 | 86,638 | 74,448 | 73,154 |
| TOTAL | | | 463,963 | 171,888 | 62,902 | | | 545,648 | 86,638 | 74,448 | 73,154 |
| O.D. | | | | | | | | | | | 876 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,009,611 | 395,876 | 74,030 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -761,664 | -410,564 | 73 | |
| TOTAL LOSSES | 247,947 | | 74,103 | |
| EXPECTED LOSSES | 1,182,341 | 1,003,333 | 90,949 | |
| CREDIBILITY | .01 | .03 | .05 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.115 | .000 | .333 | 1.448 |
| INDICATED (POST-TEST) | 1.417 | .000 | .423 | 1.840 |
| PRES. ON RATE LEVEL | 5.399 | 4.582 | .415 | 10.396 |
| DERIVED BY FORMULA | 5.359 | 4.445 | .415 | 10.219 |
| UNDERLYING PRES. RATE | 5.317 | 4.512 | .409 | 10.238 |
| PROPOSED | 5.359 | 4.445 | .415 | 10.219 |

| YEAR | 4-1-12 | 4-1-13 | 4-1-14 | 4-1-18 | IND. RATE | 11.821 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES | | | | 11.82 | MINIMUM PREMIUM | |
| MAN. RATES | 11.63 | 11.95 | 11.41 | + 11.82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,251 | 44,601 | .336 | | | | 1 | 4 | 5 |
| 2011 | 6,472 | 1,552,302 | 23.984 | | | 3 | 6 | 14 | 23 |
| 2012 | 2,739 | 71,045 | 2.593 | | | | 1 | 2 | 3 |
| 2013 | 2,643 | 166,662 | 6.305 | | | | 1 | 2 | 3 |
| 2014 | 3,923 | 849,309 | 21.649 | | | 1 | 1 | 2 | 4 |
| TOTAL | 29,028 | 2,683,919 | 9.246 | | | 4 | 10 | 24 | 38 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,578 | 16,115 | | | | 1,348 | 16,062 | 3,498 |
| 2011 | | | 438,266 | 285,061 | 116,251 | | | 539,123 | 74,416 | 51,230 | 47,955 |
| 2012 | | | | 9,500 | 48,508 | | | | | 4,630 | 8,407 |
| 2013 | | | | 86,109 | 4,085 | | | | 58,093 | 13,674 | 4,701 |
| 2014 | | | 296,076 | 23,351 | 72,077 | | | 368,500 | 5,314 | 81,917 | 2,074 |
| TOTAL | | | 734,342 | 411,599 | 257,036 | | | 907,623 | 139,171 | 167,513 | 66,635 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|----------------|------------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 10,609 | 23,689 | | | | 1,926 | 22,632 | 3,456 |
| 2011 | | 4,203 | 602,124 | 378,472 | 175,869 | | 30,838 | 1,102,508 | 98,416 | 76,901 | 46,564 |
| 2012 | | 107 | 6,159 | 14,355 | 59,978 | | 4 | 253 | 234 | 5,397 | 8,298 |
| 2013 | 8 | 579 | 48,940 | 93,698 | 10,909 | 125 | 962 | 36,032 | 56,664 | 18,318 | 4,607 |
| 2014 | 258 | 8,195 | 387,769 | 89,959 | 105,418 | 1,349 | 72,845 | 636,719 | 68,672 | 94,635 | 2,045 |
| TOTAL | 266 | 13,084 | 1,044,992 | 587,093 | 375,863 | 1,474 | 104,649 | 1,775,512 | 225,912 | 217,883 | 64,970 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 2,939,977 | 1,406,751 | 64,970 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -444,842 | -220,319 | 125 | |
| TOTAL LOSSES | 2,495,135 | 1,186,432 | 65,095 | |
| EXPECTED LOSSES | 805,526 | 586,946 | 47,896 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 8.596 | 4.087 | .224 | 12.907 |
| INDICATED (POST-TEST) | 10.926 | 5.195 | .285 | 16.406 |
| PRES. ON RATE LEVEL | 2.818 | 2.053 | .167 | 5.038 |
| DERIVED BY FORMULA | 2.899 | 2.179 | .174 | 5.252 |
| UNDERLYING PRES. RATE | 2.775 | 2.022 | .165 | 4.962 |
| PROPOSED | 2.899 | 2.179 | .174 | 5.252 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.075 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 6.08 | MINIMUM PREMIUM | |
| MAN. RATES | 5.24 | 5.21 | 5.53 | + 6.08 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 884 | 211,981 | 23.979 | | | | 1 | 2 | 3 |
| 2011 | 3,441 | 263,636 | 7.661 | | | | 1 | 1 | 2 |
| 2012 | 2,394 | 2,738 | .114 | | | | | | |
| 2013 | 3,121 | 965,306 | 30.929 | 1 | | | 2 | 4 | 7 |
| 2014 | 5,088 | 849,963 | 16.705 | | | 1 | 3 | 6 | 10 |
| TOTAL | 14,928 | 2,293,624 | 15.365 | 1 | | 1 | 7 | 13 | 22 |
| O.D. | | 158 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|----------------|----------------|----------------|----------------|---------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 92,329 | 57,081 | | | | 33,613 | 25,904 | 3,054 |
| 2011 | | | | 94,578 | 19,720 | | | | 114,155 | 26,324 | 8,859 |
| 2012 | | | | | | | | | | | 2,738 |
| 2013 | 34,460 | | | 111,353 | 118,512 | 456,617 | | | 99,185 | 138,301 | 6,878 |
| 2014 | | | 132,440 | 201,835 | 164,019 | | | 30,000 | 116,128 | 172,069 | 33,472 |
| TOTAL | 34,460 | | 132,440 | 500,095 | 359,332 | 456,617 | | 30,000 | 363,081 | 362,598 | 55,001 |
| O.D. | | | | | | | | | | | 158 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|--------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 129,261 | 83,909 | | | | 48,033 | 36,498 | 3,017 |
| 2011 | | 26 | 6,410 | 124,332 | 28,999 | | 16 | 10,523 | 140,474 | 36,198 | 8,602 |
| 2012 | | | | | | | | | | | 2,702 |
| 2013 | 56,975 | 1,136 | 91,498 | 137,239 | 139,670 | 998,305 | 2,050 | 79,178 | 109,506 | 151,940 | 6,740 |
| 2014 | 168 | 8,771 | 496,135 | 271,976 | 196,471 | 434 | 17,653 | 235,241 | 125,943 | 139,191 | 33,003 |
| TOTAL | 57,143 | 9,933 | 594,043 | 662,808 | 449,049 | 998,739 | 19,719 | 324,942 | 423,956 | 363,827 | 54,064 |
| O.D. | | | | | | | | | | | 156 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 2,004,519 | 1,899,640 | 54,220 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -337,640 | -149,277 | 251 | |
| TOTAL LOSSES | 1,666,879 | 1,750,363 | 54,471 | |
| EXPECTED LOSSES | 722,963 | 448,139 | 49,113 | |
| CREDIBILITY | .01 | .03 | .04 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 11.166 | 11.725 | .365 | 23.256 |
| INDICATED (POST-TEST) | 14.192 | 14.902 | .464 | 29.558 |
| PRES. ON RATE LEVEL | 4.918 | 3.048 | .334 | 8.300 |
| DERIVED BY FORMULA | 5.011 | 3.404 | .339 | 8.754 |
| UNDERLYING PRES. RATE | 4.843 | 3.002 | .329 | 8.174 |
| PROPOSED | 5.011 | 3.404 | .339 | 8.754 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 10.126 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 10.13 | MINIMUM PREMIUM | |
| MAN. RATES | 8.28 | 8.59 | 9.11 | + 10.13 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,183 | 1,219,210 | 16,973 | | | 3 | 1 | 2 | 6 |
| 2011 | 7,225 | 552,023 | 7,640 | | | 2 | | | 2 |
| 2012 | 6,476 | 345,090 | 5,328 | | | 1 | 2 | 5 | 8 |
| 2013 | 8,034 | 247,796 | 3,084 | | | | 4 | 5 | 9 |
| 2014 | 11,906 | 948,363 | 7,965 | | | 2 | 2 | 8 | 12 |
| TOTAL | 40,824 | 3,312,482 | 8,114 | | | 8 | 9 | 20 | 37 |
| O.D. | | 110 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 531,355 | 27,815 | 2,390 | | | 622,399 | 20,951 | 3,221 | 11,079 |
| 2011 | | | 449,164 | | | | | 79,412 | | | 23,447 |
| 2012 | | | 178,805 | 76,538 | 11,419 | | | 21,721 | 26,137 | 18,335 | 12,135 |
| 2013 | | | | 133,940 | 31,390 | | | | 54,610 | 24,523 | 3,333 |
| 2014 | | | 375,811 | 98,899 | 76,409 | | | 154,752 | 28,751 | 200,973 | 12,768 |
| TOTAL | | | 1,535,135 | 337,192 | 121,608 | | | 878,284 | 130,449 | 247,052 | 62,762 |
| O.D. | | | | | | | | | | | 110 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 729,551 | 38,941 | 3,514 | | | 1,410,356 | 29,939 | 4,538 | 10,946 |
| 2011 | | 4,201 | 595,828 | 2,902 | 7,865 | | 4,540 | 161,317 | 931 | 1,233 | 22,767 |
| 2012 | 43 | 2,086 | 243,092 | 98,690 | 23,227 | 264 | 1,170 | 50,109 | 31,429 | 23,039 | 11,977 |
| 2013 | 13 | 989 | 82,365 | 149,302 | 44,728 | 125 | 943 | 35,674 | 54,559 | 29,462 | 3,266 |
| 2014 | 334 | 11,322 | 555,169 | 165,936 | 130,531 | 742 | 35,658 | 367,623 | 94,222 | 162,363 | 12,589 |
| TOTAL | 390 | 18,598 | 2,206,005 | 455,771 | 209,865 | 1,131 | 42,311 | 2,025,079 | 211,080 | 220,635 | 61,545 |
| O.D. | | | | | | | | | | | 108 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 4,293,514 | 1,097,351 | 61,653 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -422,493 | -219,654 | 473 | |
| TOTAL LOSSES | 3,871,021 | 877,697 | 62,126 | |
| EXPECTED LOSSES | 866,285 | 641,753 | 103,693 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 9.482 | 2.150 | .152 | 11.784 |
| INDICATED (POST-TEST) | 12.052 | 2.733 | .193 | 14.978 |
| PRES. ON RATE LEVEL | 2.155 | 1.596 | .258 | 4.009 |
| DERIVED BY FORMULA | 2.353 | 1.653 | .253 | 4.259 |
| UNDERLYING PRES. RATE | 2.122 | 1.572 | .254 | 3.948 |
| PROPOSED | 2.353 | 1.653 | .253 | 4.259 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.926 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.93 | MINIMUM PREMIUM | |
| MAN. RATES | 3.93 | 4.15 | 4.40 | + 4.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 696 | 1,175 | .168 | | | | | | | |
| 2011 | 719 | | | | | | | | | |
| 2012 | 788 | 2,465 | .312 | | | | | | 1 | 1 |
| 2013 | 722 | 23,747 | 3.289 | | | | | | 1 | 1 |
| 2014 | 931 | | | | | | | | | |
| TOTAL | 3,856 | 27,387 | .710 | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|--------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,175 |
| 2012 | | | | | 1,547 | | | | | 918 | |
| 2013 | | | | | 17,000 | | | | | 6,747 | |
| TOTAL | | | | | 18,547 | | | | | 7,665 | 1,175 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|--------------|---------------|----------|-----------|--------------|------------|--------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,161 |
| 2012 | | | 135 | 86 | 1,904 | | | 50 | 46 | 1,070 | |
| 2013 | | 58 | 4,235 | 2,413 | 18,853 | 3 | 24 | 1,039 | 749 | 7,084 | |
| TOTAL | | 58 | 4,370 | 2,499 | 20,757 | 3 | 24 | 1,089 | 795 | 8,154 | 1,161 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,544 | 32,205 | 1,161 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -8,426 | -11,417 | 12 | |
| TOTAL LOSSES | | 20,788 | 1,173 | |
| EXPECTED LOSSES | 17,160 | 32,815 | 2,970 | |
| CREDIBILITY | .00 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .539 | .030 | .569 |
| INDICATED (POST-TEST) | .000 | .685 | .038 | .723 |
| PRES. ON RATE LEVEL | .452 | .864 | .078 | 1.394 |
| DERIVED BY FORMULA | .452 | .862 | .077 | 1.391 |
| UNDERLYING PRES. RATE | .445 | .851 | .077 | 1.373 |
| PROPOSED | .452 | .862 | .077 | 1.391 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.609 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.61 | MINIMUM PREMIUM | |
| MAN. RATES | 1.50 | 1.44 | 1.53 | + 1.61 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 7,485 | 32,467 | .433 | | | | | | 2 | 2 |
| 2011 | 8,191 | 460,974 | 5.627 | | | | | 2 | 4 | 6 |
| 2012 | 8,293 | 35,617 | .429 | | | | | 1 | 2 | 3 |
| 2013 | 8,174 | 73,622 | .900 | | | | | 2 | 1 | 3 |
| 2014 | 8,848 | 180,382 | 2.038 | | | | | 1 | 5 | 6 |
| TOTAL | 40,991 | 783,062 | 1.910 | | | | | 6 | 14 | 20 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,234 | | | | | 19,681 | 9,552 |
| 2011 | | | | 114,793 | 17,055 | | | | 238,789 | 80,053 | 10,284 |
| 2012 | | | | 7,891 | 8,600 | | | | | 11,468 | 7,658 |
| 2013 | | | | 33,058 | 906 | | | | 28,412 | 213 | 11,033 |
| 2014 | | | | 8,007 | 87,457 | | | | 33,697 | 35,399 | 15,822 |
| TOTAL | | | | 163,749 | 117,252 | | | | 300,898 | 146,814 | 54,349 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,754 | | | | | 27,731 | 9,437 |
| 2011 | | 28 | 7,604 | 150,795 | 25,414 | | 55 | 22,369 | 294,225 | 108,674 | 9,986 |
| 2012 | | 48 | 2,337 | 10,178 | 10,808 | | 15 | 632 | 583 | 13,372 | 7,558 |
| 2013 | 3 | 220 | 18,621 | 35,880 | 3,454 | 58 | 446 | 16,628 | 26,991 | 2,161 | 10,812 |
| 2014 | 12 | 1,432 | 83,727 | 51,617 | 81,067 | 86 | 3,178 | 47,639 | 31,297 | 29,117 | 15,600 |
| TOTAL | 15 | 1,728 | 112,289 | 248,470 | 125,497 | 144 | 3,694 | 87,268 | 353,096 | 181,055 | 53,393 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 205,138 | 908,118 | 53,393 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -161,869 | -152,306 | 203 | |
| TOTAL LOSSES | 43,269 | 755,812 | 53,596 | |
| EXPECTED LOSSES | 326,698 | 433,274 | 52,878 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .106 | 1.844 | .131 | 2.081 |
| INDICATED (POST-TEST) | .135 | 2.344 | .167 | 2.646 |
| PRES. ON RATE LEVEL | .809 | 1.074 | .131 | 2.014 |
| DERIVED BY FORMULA | .796 | 1.138 | .134 | 2.068 |
| UNDERLYING PRES. RATE | .797 | 1.057 | .129 | 1.983 |
| PROPOSED | .796 | 1.138 | .134 | 2.068 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.39 | MINIMUM PREMIUM | |
| MAN. RATES | 2.14 | 2.08 | 2.21 | + 2.39 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 697 | 2,294 | .329 | | | | | | | |
| 2011 | 627 | | | | | | | | | |
| 2012 | 758 | 49 | .006 | | | | | | | |
| 2013 | 663 | 33,374 | 5.033 | | | | 1 | 1 | | 2 |
| 2014 | 648 | | | | | | | | | |
| TOTAL | 3,393 | 35,717 | 1.053 | | | | 1 | 1 | | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|--------------|--------------|---------|---------|-------|--------------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,294 |
| 2012 | | | | | | | | | | | 49 |
| 2013 | | | | 8,534 | 9,170 | | | | 3,748 | 10,385 | 1,537 |
| TOTAL | | | | 8,534 | 9,170 | | | | 3,748 | 10,385 | 3,880 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|---------------|---------------|-----------|-----------|--------------|--------------|---------------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,266 |
| 2012 | | | | | | | | | | | 48 |
| 2013 | 2 | 86 | 7,034 | 10,530 | 10,800 | 14 | 92 | 3,781 | 4,711 | 11,158 | 1,506 |
| TOTAL | 2 | 86 | 7,034 | 10,530 | 10,800 | 14 | 92 | 3,781 | 4,711 | 11,158 | 3,820 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,009 | 37,199 | 3,820 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -20,218 | -9,458 | 16 | |
| TOTAL LOSSES | | 27,741 | 3,836 | |
| EXPECTED LOSSES | 40,479 | 26,668 | 4,410 | |
| CREDIBILITY | .00 | .01 | .01 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .818 | .113 | .931 |
| INDICATED (POST-TEST) | .000 | 1.040 | .144 | 1.184 |
| PRES. ON RATE LEVEL | 1.211 | .798 | .132 | 2.141 |
| DERIVED BY FORMULA | 1.211 | .800 | .132 | 2.143 |
| UNDERLYING PRES. RATE | 1.193 | .786 | .130 | 2.109 |
| PROPOSED | 1.210 | .799 | .132 | 2.141 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.476 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.48 | MINIMUM PREMIUM | |
| MAN. RATES | 2.29 | 2.22 | 2.35 | + 2.48 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-------|-------|------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP |
| 2010 | 194 | | | | | 194 | | | | | |
| 2011 | 223 | | | | | 223 | | | | | |
| 2012 | 157 | | | | | 157 | | | | | |
| 2013 | 354 | | | | | 354 | | | | | |
| 2014 | 1,061 | 99 | .009 | | | 1,061 | | | | | |
| TOTAL | 1,989 | 99 | .005 | | | 1,989 | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2014 | | | | | | | | | | | 99 |
| TOTAL | | | | | | | | | | | 99 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2014 | | | | | | | | | | | 98 |
| TOTAL | | | | | | | | | | | 98 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | 98 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -24,292 | -30,034 | 33 | |
| TOTAL LOSSES | | | 131 | |
| EXPECTED LOSSES | 53,982 | 97,043 | 4,654 | |
| CREDIBILITY | .00 | .01 | .01 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .007 | .007 |
| INDICATED (POST-TEST) | .000 | .000 | .009 | .009 |
| PRES. ON RATE LEVEL | 2.740 | 4.926 | .236 | 7.902 |
| DERIVED BY FORMULA | 2.740 | 4.877 | .234 | 7.851 |
| UNDERLYING PRES. RATE | 2.714 | 4.879 | .234 | 7.827 |
| PROPOSED | 2.740 | 4.877 | .234 | 7.851 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.132 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.13 | MINIMUM PREMIUM | |
| MAN. RATES | 8.18 | 7.65 | 8.11 | + 8.13 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 431,698 | 1,192,283 | .276 | | | 1 | 14 | 18 | 33 | |
| 2011 | 598,409 | 1,773,365 | .296 | | | 3 | 8 | 21 | 32 | |
| 2012 | 555,278 | 1,210,627 | .218 | | | 1 | 13 | 13 | 27 | |
| 2013 | 532,764 | 1,198,542 | .224 | | | | 19 | 7 | 26 | |
| 2014 | 479,661 | 911,952 | .190 | | | | | 15 | 15 | |
| TOTAL | 2,597,810 | 6,286,769 | .242 | | | 5 | 54 | 74 | 133 | |
| O.D. | | 4,418 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 179,588 | 164,499 | 99,840 | | | 190,200 | 174,026 | 147,480 | 236,650 |
| 2011 | | | 619,987 | 142,480 | 78,907 | | | 117,234 | 134,543 | 327,762 | 352,452 |
| 2012 | | | 198,246 | 274,918 | 44,120 | | | 145,000 | 226,690 | 145,280 | 176,373 |
| 2013 | | | | 434,110 | 27,525 | | | | 439,425 | 37,335 | 260,147 |
| 2014 | | | | | 303,308 | | | | | 406,556 | 202,088 |
| TOTAL | | | 997,821 | 1,016,007 | 553,700 | | | 452,434 | 974,684 | 1,064,413 | 1,227,710 |
| O.D. | | | | | | | | | | | 4,418 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 246,574 | 230,298 | 146,765 | | | 430,993 | 248,683 | 207,799 | 233,810 |
| 2011 | | 5,854 | 833,329 | 192,090 | 124,503 | | 6,907 | 254,837 | 171,444 | 435,820 | 342,231 |
| 2012 | 48 | 3,213 | 310,395 | 344,865 | 69,815 | 1,770 | 8,465 | 348,684 | 270,324 | 182,273 | 174,080 |
| 2013 | 37 | 2,937 | 248,442 | 473,364 | 62,681 | 933 | 7,069 | 262,387 | 421,269 | 69,163 | 254,944 |
| 2014 | 42 | 4,504 | 259,959 | 155,175 | 276,937 | 318 | 7,495 | 183,846 | 119,432 | 292,232 | 199,259 |
| TOTAL | 127 | 16,508 | 1,898,699 | 1,395,792 | 680,701 | 3,021 | 29,936 | 1,480,747 | 1,231,152 | 1,187,287 | 1,204,324 |
| O.D. | | | | | | | | | | | 4,364 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 3,429,038 | 4,494,932 | 1,208,688 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,731,325 | -1,467,590 | 5,888 | | | |
| TOTAL LOSSES | 1,697,713 | 3,027,342 | 1,214,576 | | | |
| EXPECTED LOSSES | 3,481,066 | 4,130,518 | 1,662,599 | | | |
| CREDIBILITY | .27 | .79 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .065 | .117 | .047 | .229 | | |
| INDICATED (POST-TEST) | .083 | .149 | .060 | .292 | | |
| PRES. ON RATE LEVEL | .134 | .161 | .065 | .360 | | |
| DERIVED BY FORMULA | .120 | .152 | .060 | .332 | | |
| UNDERLYING PRES. RATE | .134 | .159 | .064 | .357 | | |
| PROPOSED | .120 | .152 | .060 | .332 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .343 |
| IND. RATES | | | | .34 | MINIMUM PREMIUM | |
| MAN. RATES | .39 | .35 | .37 | + .34 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 63,407 | 254,298 | .401 | | | 63,407 | | | | 2 | 8 | 10 |
| 2011 | 99,136 | 384,878 | .388 | | | 99,136 | | | | 3 | 9 | 12 |
| 2012 | 89,861 | 176,435 | .196 | | | 89,861 | | | | 1 | 5 | 6 |
| 2013 | 100,109 | 749,486 | .748 | | | 100,109 | | | 1 | 2 | 10 | 13 |
| 2014 | 108,299 | 252,038 | .232 | | | 108,299 | | | | | 10 | 10 |
| TOTAL | 460,812 | 1,817,135 | .394 | | | 460,812 | | | 1 | 8 | 42 | 51 |
| O.D. | | 523 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 28,305 | 64,106 | | | | 50,166 | 77,641 | 34,080 |
| 2011 | | | | 73,333 | 94,727 | | | | 80,623 | 108,249 | 27,946 |
| 2012 | | | | 3,144 | 23,894 | | | | 10,160 | 67,993 | 71,244 |
| 2013 | | | 292,286 | 68,784 | 86,616 | | | 71,900 | 51,681 | 119,774 | 58,445 |
| 2014 | | | | | 70,837 | | | | | 157,248 | 23,953 |
| TOTAL | | | 292,286 | 173,566 | 340,180 | | | 71,900 | 192,630 | 530,905 | 215,668 |
| O.D. | | | | | | | | | | | 523 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,627 | 94,237 | | | | 71,688 | 109,397 | 33,671 |
| 2011 | | 54 | 6,974 | 97,663 | 135,440 | | 66 | 8,725 | 100,572 | 143,803 | 27,136 |
| 2012 | | 48 | 2,730 | 5,183 | 29,500 | | 210 | 6,269 | 15,000 | 79,619 | 70,318 |
| 2013 | 96 | 3,425 | 412,077 | 103,114 | 122,881 | 872 | 3,871 | 181,368 | 67,973 | 133,901 | 57,276 |
| 2014 | 8 | 1,047 | 60,710 | 36,237 | 64,682 | 123 | 2,916 | 71,110 | 46,195 | 113,027 | 23,618 |
| TOTAL | 104 | 4,574 | 482,491 | 281,824 | 446,740 | 995 | 7,063 | 267,472 | 301,428 | 579,747 | 212,019 |
| O.D. | | | | | | | | | | | 511 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 762,699 | 1,609,739 | 212,530 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,720,911 | -926,765 | 2,325 | |
| TOTAL LOSSES | | 682,974 | 214,855 | |
| EXPECTED LOSSES | 3,525,212 | 2,663,493 | 571,408 | |
| CREDIBILITY | .09 | .25 | .39 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .148 | .047 | .195 |
| INDICATED (POST-TEST) | .000 | .188 | .060 | .248 |
| PRES. ON RATE LEVEL | .772 | .584 | .125 | 1.481 |
| DERIVED BY FORMULA | .703 | .485 | .100 | 1.288 |
| UNDERLYING PRES. RATE | .765 | .578 | .124 | 1.467 |
| PROPOSED | .703 | .485 | .100 | 1.288 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.334 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.33 | MINIMUM PREMIUM | |
| MAN. RATES | 1.73 | 1.43 | 1.52 | + 1.33 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 70,976 | 911,988 | 1.284 | | | 2 | 1 | 2 | 5 | |
| 2011 | 82,052 | 207,450 | .252 | | | | 3 | 5 | 8 | |
| 2012 | 100,232 | 874,834 | .872 | | | 1 | 2 | 5 | 8 | |
| 2013 | 88,250 | 577,403 | .654 | | | | 3 | 2 | 5 | |
| 2014 | 101,454 | 276,112 | .272 | | | | | 6 | 6 | |
| TOTAL | 442,964 | 2,847,787 | .643 | | | 3 | 9 | 20 | 32 | |
| O.D. | | 1,353 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 605,496 | 8,295 | 6,311 | | | 217,907 | 415 | 20,648 | 52,916 |
| 2011 | | | | 87,023 | 35,503 | | | | 21,837 | 38,717 | 24,370 |
| 2012 | | | 398,476 | 120,897 | 150,899 | | | 66,776 | 42,309 | 46,213 | 49,264 |
| 2013 | | | | 151,699 | 16,538 | | | | 207,325 | 182,260 | 19,581 |
| 2014 | | | | | 116,945 | | | | | 128,211 | 30,956 |
| TOTAL | | | 1,003,972 | 367,914 | 326,196 | | | 284,683 | 271,886 | 416,049 | 177,087 |
| O.D. | | | | | | | | | | | 1,353 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|------------------|----------------|----------------|--------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 831,346 | 11,613 | 9,278 | | | 493,777 | 593 | 29,093 | 52,281 |
| 2011 | | 32 | 6,335 | 114,675 | 51,366 | | 28 | 2,501 | 27,384 | 51,343 | 23,663 |
| 2012 | 95 | 4,569 | 542,785 | 165,754 | 204,777 | 816 | 3,150 | 144,048 | 52,848 | 57,697 | 48,624 |
| 2013 | 14 | 1,044 | 88,547 | 166,399 | 29,576 | 520 | 3,915 | 149,105 | 217,042 | 205,467 | 19,189 |
| 2014 | 15 | 1,733 | 100,229 | 59,830 | 106,779 | 102 | 2,364 | 57,987 | 37,665 | 92,154 | 30,523 |
| TOTAL | 124 | 7,378 | 1,569,242 | 518,271 | 401,776 | 1,438 | 9,457 | 847,418 | 335,532 | 435,754 | 174,280 |
| O.D. | | | | | | | | | | | 1,337 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,435,057 | 1,691,333 | 175,617 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -936,233 | -388,590 | 1,023 | |
| TOTAL LOSSES | 1,498,824 | 1,302,743 | 176,640 | |
| EXPECTED LOSSES | 1,918,035 | 1,116,270 | 256,919 | |
| CREDIBILITY | .08 | .24 | .38 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .338 | .294 | .040 | .672 |
| INDICATED (POST-TEST) | .430 | .374 | .051 | .855 |
| PRES. ON RATE LEVEL | .437 | .254 | .059 | .750 |
| DERIVED BY FORMULA | .436 | .283 | .056 | .775 |
| UNDERLYING PRES. RATE | .433 | .252 | .058 | .743 |
| PROPOSED | .436 | .283 | .056 | .775 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .80 | MINIMUM PREMIUM | |
| MAN. RATES | .77 | .73 | .77 | + .80 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 314,636 | 7,868,981 | 2.500 | | | 314,636 | 1 | | 8 | 23 | 112 | 144 |
| 2011 | 320,320 | 6,046,205 | 1.887 | | | 320,320 | 1 | | 7 | 26 | 104 | 138 |
| 2012 | 338,781 | 8,698,350 | 2.567 | | | 338,781 | | | 17 | 7 | 108 | 132 |
| 2013 | 341,308 | 5,875,525 | 1.721 | | | 341,308 | | | 8 | 15 | 88 | 111 |
| 2014 | 371,830 | 6,687,051 | 1.798 | | | 371,830 | 1 | | 7 | 6 | 100 | 114 |
| TOTAL | 1,686,875 | 35,176,112 | 2.085 | | | 1,686,875 | 3 | | 47 | 77 | 512 | 639 |
| O.D. | | 364,510 | .021 | | | | | | 1 | | 2 | 3 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|---------|-------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 219,986 | | 1,919,430 | 669,841 | 967,130 | | | 1,668,468 | 539,096 | 1,287,214 | 597,816 |
| 2011 | 292,215 | | 1,385,945 | 667,880 | 1,141,564 | 8,640 | | 316,586 | 591,625 | 1,050,571 | 591,179 |
| 2012 | | | 3,570,369 | 177,176 | 1,233,196 | | | 1,304,434 | 223,467 | 1,514,576 | 675,132 |
| 2013 | | | 1,790,982 | 759,029 | 658,884 | | | 557,746 | 528,604 | 937,170 | 643,110 |
| 2014 | 508,988 | | 1,406,347 | 241,130 | 1,194,587 | 5,000 | | 439,850 | 662,730 | 1,648,343 | 580,076 |
| TOTAL | 1,021,189 | | 10,073,073 | 2,515,056 | 5,195,361 | 13,640 | | 4,287,084 | 2,545,522 | 6,437,874 | 3,087,313 |
| O.D. | | | 201,122 | | 73,280 | | | 58,960 | | 5,604 | 25,544 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 341,418 | | 2,373,940 | 937,776 | 1,421,679 | | | 2,844,788 | 770,369 | 1,813,680 | 590,642 |
| 2011 | 406,546 | 13,550 | 1,909,076 | 902,852 | 1,654,295 | 11,451 | 18,751 | 710,821 | 745,609 | 1,398,065 | 574,035 |
| 2012 | 850 | 36,629 | 4,671,234 | 364,404 | 1,663,000 | 15,898 | 55,416 | 2,698,276 | 377,752 | 1,819,771 | 666,355 |
| 2013 | 627 | 23,623 | 2,744,759 | 1,015,099 | 920,051 | 7,034 | 32,095 | 1,482,849 | 649,413 | 1,055,812 | 630,248 |
| 2014 | 649,815 | 53,656 | 2,714,971 | 975,088 | 1,298,549 | 7,746 | 164,780 | 2,077,355 | 944,609 | 1,298,958 | 571,955 |
| TOTAL | 1,399,256 | 127,458 | 14,413,980 | 4,195,219 | 6,957,574 | 42,129 | 271,042 | 9,814,089 | 3,487,752 | 7,386,286 | 3,033,235 |
| O.D. | 58 | 2,975 | 315,636 | 40,599 | 76,233 | 721 | 2,384 | 117,984 | 3,617 | 6,465 | 25,060 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 26,507,712 | 22,153,745 | 3,058,295 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -11,211,625 | -7,037,212 | 16,206 | | | |
| TOTAL LOSSES | 15,296,087 | 15,116,533 | 3,074,501 | | | |
| EXPECTED LOSSES | 22,637,862 | 20,056,944 | 4,183,450 | | | |
| CREDIBILITY | .20 | .59 | .93 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .907 | .896 | .182 | 1.985 | | |
| INDICATED (POST-TEST) | 1.153 | 1.139 | .231 | 2.523 | | |
| PRES. ON RATE LEVEL | 1.355 | 1.201 | .250 | 2.806 | | |
| DERIVED BY FORMULA | 1.315 | 1.164 | .232 | 2.711 | | |
| UNDERLYING PRES. RATE | 1.342 | 1.189 | .248 | 2.779 | | |
| PROPOSED | 1.315 | 1.164 | .232 | 2.711 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.808 |
| IND. RATES | | | | 2.81 | MINIMUM PREMIUM | |
| MAN. RATES | 2.91 | 2.72 | 2.88 | + 2.81 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 658,919 | 7,312,732 | 1.109 | 1 | | 14 | 27 | 40 | 82 | |
| 2011 | 428,368 | 7,181,491 | 1.676 | | | 6 | 25 | 38 | 69 | |
| 2012 | 512,071 | 6,746,557 | 1.317 | 2 | | 7 | 26 | 39 | 74 | |
| 2013 | 535,940 | 3,027,233 | .564 | 1 | | 3 | 12 | 38 | 54 | |
| 2014 | 513,743 | 3,244,436 | .631 | | | 1 | 2 | 74 | 77 | |
| TOTAL | 2,649,041 | 27,512,449 | 1.039 | 4 | | 31 | 92 | 229 | 356 | |
| O.D. | | 185,534 | .007 | | | | 4 | 5 | 9 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 846,390 | | 3,493,462 | 668,653 | 197,243 | | | 1,100,696 | 438,243 | 318,725 | 249,320 |
| 2011 | | | 2,426,442 | 612,133 | 328,174 | | | 2,569,162 | 564,486 | 418,748 | 262,346 |
| 2012 | 1,755,397 | | 1,750,877 | 736,868 | 431,647 | 3,252 | | 473,838 | 756,567 | 491,373 | 346,738 |
| 2013 | 10,000 | | 783,578 | 297,500 | 363,300 | 10,001 | | 329,178 | 277,456 | 538,981 | 417,239 |
| 2014 | | | 187,973 | 127,917 | 1,099,582 | | | 32,557 | 79,106 | 1,410,259 | 307,042 |
| TOTAL | 2,611,787 | | 8,642,332 | 2,443,071 | 2,419,946 | 13,253 | | 4,505,431 | 2,115,858 | 3,178,086 | 1,582,685 |
| O.D. | | | | 59,212 | 26,663 | | | | 40,316 | 39,755 | 19,588 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,179,868 | | 4,712,027 | 936,114 | 289,947 | | | 2,359,412 | 626,248 | 449,087 | 246,328 |
| 2011 | | 15,871 | 2,260,983 | 818,660 | 502,072 | | 58,955 | 2,141,434 | 711,053 | 575,516 | 254,738 |
| 2012 | 1,302,973 | 20,701 | 2,405,892 | 968,461 | 620,746 | 12,362 | 27,867 | 1,144,273 | 902,161 | 615,556 | 342,230 |
| 2013 | 16,804 | 10,385 | 1,200,326 | 417,381 | 483,177 | 25,920 | 18,330 | 852,819 | 348,938 | 605,941 | 408,894 |
| 2014 | 319 | 22,698 | 1,273,302 | 693,349 | 1,046,263 | 1,344 | 38,159 | 764,524 | 467,005 | 1,025,404 | 302,743 |
| TOTAL | 2,499,964 | 69,655 | 11,852,530 | 3,833,965 | 2,942,205 | 39,626 | 143,311 | 7,262,462 | 3,055,405 | 3,271,504 | 1,554,933 |
| O.D. | | 98 | 7,798 | 82,812 | 31,934 | 3 | 110 | 5,911 | 55,197 | 45,128 | 19,315 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 21,881,468 | 13,318,150 | 1,574,248 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -8,018,024 | -3,743,031 | 8,243 | |
| TOTAL LOSSES | 13,863,444 | 9,575,119 | 1,582,491 | |
| EXPECTED LOSSES | 15,814,775 | 10,516,693 | 2,304,666 | |
| CREDIBILITY | .27 | .80 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .523 | .361 | .060 | .944 |
| INDICATED (POST-TEST) | .665 | .459 | .076 | 1.200 |
| PRES. ON RATE LEVEL | .602 | .401 | .088 | 1.091 |
| DERIVED BY FORMULA | .619 | .447 | .076 | 1.142 |
| UNDERLYING PRES. RATE | .597 | .397 | .087 | 1.081 |
| PROPOSED | .619 | .447 | .076 | 1.142 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.182 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.18 | MINIMUM PREMIUM | |
| MAN. RATES | 1.13 | 1.06 | 1.12 | + 1.18 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 527,300 | 7,310,904 | 1.386 | | | 11 | 47 | 68 | 126 |
| 2011 | 672,421 | 6,759,509 | 1.005 | | | 11 | 51 | 57 | 119 |
| 2012 | 558,827 | 5,459,125 | .976 | | | 8 | 40 | 59 | 107 |
| 2013 | 576,462 | 5,794,832 | 1.005 | | | 8 | 34 | 75 | 117 |
| 2014 | 747,108 | 4,086,056 | .546 | | | 2 | 2 | 88 | 92 |
| TOTAL | 3,082,118 | 29,410,426 | .954 | | | 40 | 174 | 347 | 561 |
| O.D. | | 59,450 | .001 | | | | 2 | 4 | 6 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,588,515 | 920,127 | 669,540 | | | 1,232,650 | 874,381 | 464,440 | 561,251 |
| 2011 | | | 2,780,714 | 922,584 | 372,032 | | | 798,878 | 1,056,002 | 366,962 | 462,337 |
| 2012 | | | 1,873,521 | 933,376 | 636,216 | | | 464,369 | 639,399 | 576,179 | 336,065 |
| 2013 | | | 1,858,245 | 928,435 | 529,996 | | | 747,848 | 669,667 | 748,809 | 311,832 |
| 2014 | | | 405,111 | 94,754 | 1,321,484 | | | 172,642 | 20,001 | 1,782,103 | 289,961 |
| TOTAL | | | 9,506,106 | 3,799,276 | 3,529,268 | | | 3,416,387 | 3,259,450 | 3,938,493 | 1,961,446 |
| O.D. | | | | 15,881 | 7,763 | | | | 7,282 | 6,026 | 22,498 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,418,546 | 1,288,179 | 984,222 | | | 2,557,028 | 1,249,488 | 654,394 | 554,516 |
| 2011 | | 26,341 | 3,755,747 | 1,233,635 | 587,052 | | 45,880 | 1,721,941 | 1,310,725 | 510,059 | 448,929 |
| 2012 | 444 | 23,067 | 2,618,767 | 1,224,085 | 882,909 | 5,661 | 26,247 | 1,101,345 | 772,901 | 710,104 | 331,696 |
| 2013 | 673 | 24,909 | 2,887,995 | 1,183,794 | 794,669 | 9,074 | 40,631 | 1,887,405 | 777,270 | 879,969 | 305,595 |
| 2014 | 517 | 30,371 | 1,647,464 | 802,618 | 1,270,296 | 2,014 | 67,551 | 1,103,257 | 555,280 | 1,299,635 | 285,902 |
| TOTAL | 1,634 | 104,688 | 14,328,519 | 5,732,311 | 4,519,148 | 16,749 | 180,309 | 8,370,976 | 4,665,664 | 4,054,161 | 1,926,638 |
| O.D. | | 4 | 264 | 22,399 | 10,690 | | 2 | 169 | 10,561 | 7,738 | 22,073 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 23,003,314 | 19,022,672 | 1,948,711 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -11,191,341 | -5,805,444 | 11,638 | |
| TOTAL LOSSES | 11,811,973 | 13,217,228 | 1,960,349 | |
| EXPECTED LOSSES | 22,715,210 | 16,643,437 | 2,866,370 | |
| CREDIBILITY | .30 | .89 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .383 | .429 | .064 | .876 |
| INDICATED (POST-TEST) | .487 | .545 | .081 | 1.113 |
| PRES. ON RATE LEVEL | .744 | .545 | .094 | 1.383 |
| DERIVED BY FORMULA | .667 | .545 | .081 | 1.293 |
| UNDERLYING PRES. RATE | .737 | .540 | .093 | 1.370 |
| PROPOSED | .667 | .545 | .081 | 1.293 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.339 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.34 | MINIMUM PREMIUM | |
| MAN. RATES | 1.47 | 1.34 | 1.42 | + 1.34 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 218,526 | 11,479,159 | 5.252 | | | 18 | 46 | 138 | 202 |
| 2011 | 225,691 | 8,717,736 | 3.862 | | | 11 | 30 | 112 | 153 |
| 2012 | 224,826 | 8,476,464 | 3.770 | | | 11 | 27 | 152 | 190 |
| 2013 | 224,739 | 20,759,045 | 9.236 | | 1 | 17 | 59 | 91 | 168 |
| 2014 | 235,186 | 7,628,027 | 3.243 | | | 6 | 15 | 131 | 152 |
| TOTAL | 1,128,968 | 57,060,431 | 5.054 | | 1 | 63 | 177 | 624 | 865 |
| O.D. | | 8,243 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|-------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,329,506 | 1,392,046 | 1,184,489 | | | 2,756,020 | 1,447,495 | 859,351 | 510,252 |
| 2011 | | | 2,561,227 | 948,554 | 1,466,215 | | | 1,374,145 | 712,840 | 1,075,216 | 579,539 |
| 2012 | | | 1,936,678 | 1,051,484 | 1,790,057 | | | 698,176 | 969,023 | 1,572,998 | 458,048 |
| 2013 | | 441,370 | 3,213,616 | 2,007,269 | 936,929 | | 9,354,711 | 1,805,085 | 1,735,697 | 785,617 | 478,751 |
| 2014 | | | 1,274,222 | 1,084,571 | 1,647,563 | | | 555,440 | 463,745 | 1,907,024 | 695,462 |
| TOTAL | | 441,370 | 12,315,249 | 6,483,924 | 7,025,253 | | 9,354,711 | 7,188,866 | 5,328,800 | 6,200,206 | 2,722,052 |
| O.D. | | | | | | | | | | | 8,243 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,286,989 | 1,948,862 | 1,741,197 | | | 4,314,510 | 2,068,469 | 1,210,830 | 504,129 |
| 2011 | | 22,999 | 3,248,882 | 1,282,449 | 2,136,118 | | 65,751 | 2,392,854 | 904,369 | 1,444,924 | 562,732 |
| 2012 | 463 | 25,749 | 2,823,810 | 1,434,288 | 2,308,990 | 8,519 | 40,496 | 1,696,768 | 1,206,657 | 1,891,854 | 452,093 |
| 2013 | 1,195 | 74,739 | 5,227,938 | 2,484,694 | 1,427,019 | 21,772 | 1,063,382 | 4,580,650 | 1,877,070 | 1,065,258 | 469,176 |
| 2014 | 1,459 | 71,298 | 3,893,433 | 1,916,184 | 1,823,869 | 4,191 | 176,786 | 2,194,023 | 910,174 | 1,474,266 | 685,726 |
| TOTAL | 3,117 | 194,785 | 19,481,052 | 9,066,477 | 9,437,193 | 34,482 | 1,346,415 | 15,178,805 | 6,966,739 | 7,087,132 | 2,673,856 |
| O.D. | | | | | | | | | | | 8,108 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 36,238,656 | 32,557,541 | 2,681,964 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -13,797,799 | -9,208,535 | 13,185 | | | |
| TOTAL LOSSES | 22,440,857 | 23,349,006 | 2,695,149 | | | |
| EXPECTED LOSSES | 27,693,586 | 26,090,450 | 3,522,380 | | | |
| CREDIBILITY | .16 | .45 | .71 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.988 | 2.068 | .239 | 4.295 | | |
| INDICATED (POST-TEST) | 2.527 | 2.628 | .304 | 5.459 | | |
| PRES. ON RATE LEVEL | 2.477 | 2.333 | .315 | 5.125 | | |
| DERIVED BY FORMULA | 2.485 | 2.466 | .307 | 5.258 | | |
| UNDERLYING PRES. RATE | 2.453 | 2.311 | .312 | 5.076 | | |
| PROPOSED | 2.485 | 2.466 | .307 | 5.258 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.446 |
| IND. RATES | | | | 5.45 | MINIMUM PREMIUM | |
| MAN. RATES | 5.12 | 4.96 | 5.26 | + 5.45 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 8,565 | 57,461 | .670 | | | | | | 3 | 3 |
| 2011 | 8,244 | 7,376 | .089 | | | | | | | |
| 2012 | 8,606 | 301,307 | 3.501 | | | 1 | | | 1 | 2 |
| 2013 | 9,181 | 568 | .006 | | | | | | | |
| 2014 | 9,468 | 679 | .007 | | | | | | | |
| TOTAL | 44,064 | 367,391 | .834 | | | 1 | | | 4 | 5 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|-------|---------------|---------|---------|---------------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,603 | | | | | 40,561 | 6,297 |
| 2011 | | | | | | | | | | | 7,376 |
| 2012 | | | 210,692 | | 350 | | | 81,599 | | 3,140 | 5,526 |
| 2013 | | | | | | | | | | | 568 |
| 2014 | | | | | | | | | | | 679 |
| TOTAL | | | 210,692 | | 10,953 | | | 81,599 | | 43,701 | 20,446 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|--------------|---------------|------------|--------------|----------------|--------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 15,586 | | | | | 57,151 | 6,221 |
| 2011 | | | | | | | | | | | 7,162 |
| 2012 | 50 | 2,016 | 267,204 | 4,658 | 8,694 | 995 | 3,179 | 160,272 | 3,091 | 6,555 | 5,454 |
| 2013 | | | | | | | | | | | 557 |
| 2014 | | | | | | | | | | | 669 |
| TOTAL | 50 | 2,016 | 267,204 | 4,658 | 24,280 | 995 | 3,179 | 160,272 | 3,091 | 63,706 | 20,063 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 433,716 | 95,735 | 20,063 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -67,963 | -38,451 | 183 | |
| TOTAL LOSSES | 365,753 | 57,284 | 20,246 | |
| EXPECTED LOSSES | 136,599 | 109,279 | 47,588 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .830 | .130 | .046 | 1.006 |
| INDICATED (POST-TEST) | 1.055 | .165 | .058 | 1.278 |
| PRES. ON RATE LEVEL | .313 | .250 | .109 | .672 |
| DERIVED BY FORMULA | .328 | .246 | .105 | .679 |
| UNDERLYING PRES. RATE | .310 | .248 | .108 | .666 |
| PROPOSED | .328 | .246 | .105 | .679 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .70 | MINIMUM PREMIUM |
| MAN. RATES | .63 | .65 | .69 | + .70 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 39,200 | 5,878,239 | 14,995 | 1 | 1 | 7 | 8 | 35 | 52 |
| 2011 | 37,900 | 3,388,763 | 8,941 | 1 | | 4 | 11 | 30 | 46 |
| 2012 | 40,105 | 2,998,912 | 7,477 | 1 | | 6 | 5 | 28 | 40 |
| 2013 | 41,403 | 2,042,317 | 4,932 | | | 1 | 6 | 25 | 32 |
| 2014 | 40,176 | 1,296,335 | 3,226 | | | | 1 | 31 | 32 |
| TOTAL | 198,784 | 15,604,566 | 7,850 | 3 | 1 | 18 | 31 | 149 | 202 |
| O.D. | | 89 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 633,696 | 462,517 | 1,251,621 | 294,568 | 214,301 | 60,848 | 1,256,616 | 969,389 | 124,151 | 386,772 | 223,760 |
| 2011 | 3,000 | | 752,483 | 664,312 | 228,165 | 88,370 | | 553,752 | 441,675 | 493,798 | 163,208 |
| 2012 | 3,000 | | 990,020 | 112,289 | 311,560 | | | 808,387 | 83,419 | 465,895 | 224,342 |
| 2013 | | | 128,969 | 395,095 | 210,683 | | | 262,971 | 389,552 | 498,110 | 156,937 |
| 2014 | | | 109,976 | 109,976 | 203,758 | | | | 151,219 | 698,347 | 133,035 |
| TOTAL | 639,696 | 462,517 | 3,123,093 | 1,576,240 | 1,168,467 | 149,218 | 1,256,616 | 2,594,499 | 1,190,016 | 2,542,922 | 901,282 |
| O.D. | | | | | | | | | | | 89 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 932,182 | 257,964 | 1,704,494 | 412,397 | 315,023 | 188,476 | 862,694 | 2,146,209 | 177,412 | 544,962 | 221,075 |
| 2011 | 4,174 | 7,235 | 1,042,369 | 879,564 | 344,312 | 117,133 | 31,741 | 1,163,834 | 555,909 | 665,492 | 158,475 |
| 2012 | 3,858 | 10,397 | 1,305,279 | 177,035 | 425,489 | 9,857 | 33,059 | 1,632,437 | 147,514 | 574,729 | 221,426 |
| 2013 | 82 | 4,502 | 427,784 | 464,420 | 272,491 | 3,631 | 17,563 | 789,768 | 445,642 | 566,421 | 153,798 |
| 2014 | 47 | 4,817 | 295,142 | 198,660 | 202,710 | 800 | 24,234 | 457,760 | 298,942 | 518,437 | 131,173 |
| TOTAL | 940,343 | 284,915 | 4,775,068 | 2,132,076 | 1,560,025 | 319,897 | 969,291 | 6,190,008 | 1,625,419 | 2,870,041 | 885,947 |
| O.D. | | | | | | | | | | | 87 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,479,522 | 8,187,561 | 886,034 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,931,982 | -1,932,488 | 8,779 | | | |
| TOTAL LOSSES | 10,547,540 | 6,255,073 | 894,813 | | | |
| EXPECTED LOSSES | 5,874,068 | 5,466,561 | 2,373,481 | | | |
| CREDIBILITY | .05 | .14 | .22 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 5.306 | 3.147 | .450 | 8.903 | | |
| INDICATED (POST-TEST) | 6.744 | 4.000 | .572 | 11.316 | | |
| PRES. ON RATE LEVEL | 2.980 | 2.774 | 1.204 | 6.958 | | |
| DERIVED BY FORMULA | 3.168 | 2.946 | 1.065 | 7.179 | | |
| UNDERLYING PRES. RATE | 2.955 | 2.750 | 1.194 | 6.899 | | |
| PROPOSED | 3.168 | 2.946 | 1.065 | 7.179 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.842 |
| IND. RATES | | | | 6.84 | MINIMUM PREMIUM | |
| MAN. RATES | 7.06 | 6.45 | 6.84 | + 6.84 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 31,341 | 1,850,245 | 5.903 | | | 3 | | | 8 | 11 |
| 2011 | 34,020 | 2,754,166 | 8.095 | | | 5 | | 3 | 8 | 16 |
| 2012 | 39,459 | 517,111 | 1.310 | | | | | 5 | 10 | 15 |
| 2013 | 46,561 | 838,743 | 1.801 | | | 1 | | 3 | 7 | 11 |
| 2014 | 47,425 | 307,976 | .649 | | | 1 | | | 6 | 7 |
| TOTAL | 198,806 | 6,268,241 | 3.153 | | | 10 | | 11 | 39 | 60 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,064,906 | | 53,616 | | | 627,865 | | 38,868 | 64,990 |
| 2011 | | | 1,571,116 | 245,955 | 47,825 | | | 677,394 | 64,687 | 42,556 | 104,633 |
| 2012 | | | | 160,282 | 69,273 | | | | 140,837 | 103,920 | 42,799 |
| 2013 | | | 210,884 | 62,662 | 88,614 | | | 78,975 | 146,816 | 174,315 | 76,477 |
| 2014 | | | 195,493 | | 31,817 | | | 4,560 | | 36,948 | 39,158 |
| TOTAL | | | 3,042,399 | 468,899 | 291,145 | | | 1,388,794 | 352,340 | 396,607 | 328,057 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,254,143 | | 78,815 | | | 1,209,818 | | 54,766 | 64,210 |
| 2011 | | 14,156 | 2,015,097 | 333,006 | 96,875 | | 36,969 | 1,319,492 | 87,601 | 66,998 | 101,599 |
| 2012 | | 836 | 38,217 | 200,923 | 89,781 | | 1,771 | 40,636 | 165,403 | 125,972 | 42,243 |
| 2013 | 74 | 2,638 | 311,073 | 92,206 | 118,588 | 1,171 | 5,820 | 258,396 | 164,892 | 198,090 | 74,947 |
| 2014 | 162 | 4,925 | 225,622 | 38,092 | 52,866 | 45 | 1,555 | 24,064 | 11,364 | 26,995 | 38,610 |
| TOTAL | 236 | 22,555 | 3,844,152 | 664,227 | 436,925 | 1,216 | 46,115 | 2,852,406 | 429,260 | 472,821 | 321,609 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,766,680 | 2,003,233 | 321,609 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,276,958 | -822,190 | 1,206 | |
| TOTAL LOSSES | 3,489,722 | 1,181,043 | 322,815 | |
| EXPECTED LOSSES | 6,701,750 | 2,369,767 | 292,245 | |
| CREDIBILITY | .05 | .14 | .22 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.755 | .594 | .162 | 2.511 |
| INDICATED (POST-TEST) | 2.231 | .755 | .206 | 3.192 |
| PRES. ON RATE LEVEL | 3.400 | 1.202 | .149 | 4.751 |
| DERIVED BY FORMULA | 3.342 | 1.139 | .162 | 4.643 |
| UNDERLYING PRES. RATE | 3.371 | 1.192 | .147 | 4.710 |
| PROPOSED | 3.342 | 1.139 | .162 | 4.643 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.425 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.43 | MINIMUM PREMIUM | |
| MAN. RATES | 5.01 | 4.40 | 4.67 | + 4.43 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,077 | 319,432 | 10.381 | | | 3,077 | | | | 1 | 6 | 7 |
| 2011 | 3,305 | 473,736 | 14.333 | | | 3,305 | | | 1 | 1 | 2 | 4 |
| 2012 | 2,876 | 211,821 | 7.365 | | | 2,876 | | | | 1 | 2 | 3 |
| 2013 | 4,802 | 214,831 | 4.473 | | | 4,802 | 1 | | | 1 | 4 | 6 |
| 2014 | 4,745 | 780,882 | 16.456 | | | 4,745 | | | | 1 | 11 | 12 |
| TOTAL | 18,805 | 2,000,702 | 10.639 | | | 18,805 | 1 | | 1 | 5 | 25 | 32 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|----------------|----------------|----------------|---------|---------|---------------|---------------|----------------|---------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 43,075 | 144,156 | | | | 10,100 | 103,944 | 18,157 |
| 2011 | | | 133,656 | 85,743 | 97,243 | | | 91,779 | 6,211 | 34,098 | 25,006 |
| 2012 | | | | 65,050 | 17,022 | | | | 38,577 | 75,888 | 15,284 |
| 2013 | 104,500 | | | 53,152 | 13,018 | | | | 3,446 | 26,454 | 14,261 |
| 2014 | | | | 15,409 | 118,687 | | | | 15,565 | 613,652 | 17,569 |
| TOTAL | 104,500 | | 133,656 | 262,429 | 390,126 | | | 91,779 | 73,899 | 854,036 | 90,277 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|---------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 60,305 | 211,909 | | | | 14,433 | 146,457 | 17,939 |
| 2011 | | 1,308 | 185,113 | 114,841 | 141,485 | | 5,265 | 187,481 | 9,214 | 46,474 | 24,281 |
| 2012 | | 322 | 14,542 | 80,933 | 22,786 | | 551 | 13,747 | 47,711 | 89,796 | 15,085 |
| 2013 | 172,739 | 391 | 32,827 | 59,326 | 18,374 | 19 | 143 | 6,084 | 6,211 | 28,003 | 13,976 |
| 2014 | 18 | 2,009 | 118,608 | 73,957 | 110,706 | 504 | 12,494 | 292,113 | 189,926 | 442,782 | 17,323 |
| TOTAL | 172,757 | 4,030 | 351,090 | 389,362 | 505,260 | 523 | 18,453 | 499,425 | 267,495 | 753,512 | 88,604 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,046,278 | 1,915,629 | 88,604 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -581,594 | -402,270 | 424 | |
| TOTAL LOSSES | 464,684 | 1,513,359 | 89,028 | |
| EXPECTED LOSSES | 1,181,142 | 1,160,832 | 99,103 | |
| CREDIBILITY | .01 | .03 | .05 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.471 | 8.048 | .473 | 10.992 |
| INDICATED (POST-TEST) | 3.141 | 10.229 | .601 | 13.971 |
| PRES. ON RATE LEVEL | 6.335 | 6.226 | .532 | 13.093 |
| DERIVED BY FORMULA | 6.303 | 6.346 | .535 | 13.184 |
| UNDERLYING PRES. RATE | 6.281 | 6.173 | .527 | 12.981 |
| PROPOSED | 6.303 | 6.346 | .535 | 13.184 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 12.565 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 12.57 | MINIMUM PREMIUM | |
| MAN. RATES | 13.70 | 12.13 | 12.87 | + 12.57 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 361,683 | 13,764,062 | 3.805 | | | 361,683 | 3 | | 14 | 63 | 113 | 193 |
| 2011 | 363,565 | 12,974,788 | 3.568 | | | 363,565 | 1 | 2 | 12 | 65 | 118 | 198 |
| 2012 | 351,847 | 9,165,242 | 2.604 | | | 351,847 | 2 | | 5 | 51 | 109 | 167 |
| 2013 | 370,401 | 7,876,283 | 2.126 | | | 370,401 | 1 | | 3 | 60 | 135 | 199 |
| 2014 | 383,228 | 7,555,210 | 1.971 | | | 383,228 | 1 | | | 43 | 119 | 163 |
| TOTAL | 1,830,724 | 51,335,585 | 2.804 | | | 1,830,724 | 8 | 2 | 34 | 282 | 594 | 920 |
| O.D. | | 80,631 | .004 | | | | | | | | 1 | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|-------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 290,109 | | 2,275,623 | 2,134,039 | 786,620 | | | 3,056,117 | 2,859,359 | 1,422,986 | 939,209 |
| 2011 | 70,584 | 367,591 | 1,747,518 | 2,325,198 | 1,124,787 | 17,158 | 450,969 | 1,239,540 | 3,224,196 | 1,628,765 | 778,482 |
| 2012 | 201,430 | | 940,426 | 1,942,507 | 746,456 | 17,258 | | 683,583 | 2,172,454 | 1,562,465 | 898,663 |
| 2013 | 21,135 | | 418,664 | 2,072,256 | 827,698 | 170,177 | | 92,246 | 1,997,448 | 1,239,455 | 1,037,204 |
| 2014 | 204,048 | | | 1,377,968 | 974,721 | | | | 2,348,899 | 1,909,528 | 740,046 |
| TOTAL | 787,306 | 367,591 | 5,382,231 | 9,851,968 | 4,460,282 | 204,593 | 450,969 | 5,071,486 | 12,602,356 | 7,763,199 | 4,393,604 |
| O.D. | | | | | 50,448 | | | | | 14,035 | 16,148 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|-------------------|-------------------|------------------|----------------|------------------|-------------------|-------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 450,249 | | 2,996,827 | 2,987,655 | 1,156,335 | | | 4,828,317 | 4,086,025 | 2,004,989 | 927,938 |
| 2011 | 98,201 | 657,256 | 2,514,273 | 3,040,283 | 1,653,375 | 22,742 | 1,397,319 | 2,849,564 | 3,599,241 | 2,206,341 | 755,906 |
| 2012 | 243,450 | 18,874 | 1,647,602 | 2,450,582 | 1,010,396 | 65,600 | 53,908 | 1,965,728 | 2,573,873 | 1,920,159 | 886,980 |
| 2013 | 35,282 | 20,235 | 1,863,970 | 2,382,023 | 1,102,495 | 377,627 | 39,213 | 1,527,479 | 2,040,908 | 1,443,284 | 1,016,460 |
| 2014 | 260,335 | 37,173 | 2,345,457 | 1,681,664 | 1,098,765 | 5,505 | 211,360 | 3,068,457 | 2,017,891 | 1,628,303 | 729,685 |
| TOTAL | 1,087,517 | 733,538 | 11,368,129 | 12,542,207 | 6,021,366 | 471,474 | 1,701,800 | 14,239,545 | 14,317,938 | 9,203,076 | 4,316,969 |
| O.D. | | 20 | 1,274 | 801 | 71,735 | | 10 | 203 | 213 | 18,509 | 15,826 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 29,603,510 | 42,175,845 | 4,332,795 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -10,410,447 | -12,682,257 | 21,169 | | | |
| TOTAL LOSSES | 19,193,063 | 29,493,588 | 4,353,964 | | | |
| EXPECTED LOSSES | 20,851,945 | 35,918,804 | 5,638,630 | | | |
| CREDIBILITY | .21 | .63 | .98 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.048 | 1.611 | .238 | 2.897 | | |
| INDICATED (POST-TEST) | 1.332 | 2.048 | .302 | 3.682 | | |
| PRES. ON RATE LEVEL | 1.149 | 1.979 | .310 | 3.438 | | |
| DERIVED BY FORMULA | 1.187 | 2.022 | .302 | 3.511 | | |
| UNDERLYING PRES. RATE | 1.139 | 1.962 | .308 | 3.409 | | |
| PROPOSED | 1.187 | 2.022 | .302 | 3.511 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.346 |
| IND. RATES | | | | 3.35 | MINIMUM PREMIUM | |
| MAN. RATES | 3.29 | 3.19 | 3.38 | + 3.35 | PRESENT | |

+PROPOSED

| ANNUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 49,699 | 783,660 | 1.576 | | | | 5 | 26 | 31 |
| 2011 | 47,408 | 2,066,477 | 4.358 | 1 | | 2 | 7 | 27 | 37 |
| 2012 | 46,940 | 2,947,414 | 6.279 | 1 | | 4 | 8 | 24 | 37 |
| 2013 | 49,723 | 1,866,577 | 3.753 | | | 3 | 3 | 24 | 30 |
| 2014 | 51,812 | 1,631,461 | 3.148 | 1 | | 1 | 1 | 26 | 29 |
| TOTAL | 245,582 | 9,295,589 | 3.785 | 3 | | 10 | 24 | 127 | 164 |

REPORTED LOSSES

| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|------------------|----------------|------------------|----------------|---------|------------------|------------------|------------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 146,739 | 196,291 | | | | 90,336 | 273,799 | 76,495 |
| 2011 | 3,000 | | 358,776 | 262,238 | 212,131 | | | 59,706 | 667,897 | 467,397 | 35,332 |
| 2012 | 193,672 | | 639,291 | 301,907 | 146,916 | 266,445 | | 728,468 | 188,095 | 418,812 | 63,808 |
| 2013 | | | 531,877 | 121,596 | 322,470 | | | 226,360 | 105,821 | 458,133 | 100,320 |
| 2014 | 150,000 | | 143,987 | 104,718 | 357,323 | | | 104,320 | 7,805 | 656,127 | 107,179 |
| TOTAL | 346,672 | | 1,673,931 | 937,198 | 1,235,133 | 266,445 | | 1,118,854 | 1,059,954 | 2,274,268 | 383,134 |

TRANSLATED LOSSES

| ANNUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 205,435 | 288,549 | | | | 129,090 | 385,783 | 75,577 |
| 2011 | 4,174 | 3,495 | 497,678 | 349,552 | 310,579 | | 3,700 | 187,367 | 827,339 | 626,000 | 34,307 |
| 2012 | 234,010 | 7,686 | 884,105 | 393,423 | 214,417 | 892,882 | 31,097 | 1,498,969 | 261,272 | 520,571 | 62,978 |
| 2013 | 180 | 6,782 | 788,946 | 207,188 | 406,152 | 2,659 | 11,578 | 550,253 | 168,999 | 502,736 | 98,314 |
| 2014 | 191,288 | 10,294 | 567,100 | 288,777 | 359,651 | 888 | 32,764 | 472,390 | 209,287 | 482,433 | 105,678 |
| TOTAL | 429,652 | 28,257 | 2,737,829 | 1,444,375 | 1,579,348 | 896,429 | 79,139 | 2,708,979 | 1,595,987 | 2,517,523 | 376,854 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,880,285 | 7,137,233 | 376,854 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,990,113 | -1,903,368 | 1,185 | |
| TOTAL LOSSES | 3,890,172 | 5,233,865 | 378,039 | |
| EXPECTED LOSSES | 5,984,834 | 5,392,981 | 314,344 | |
| CREDIBILITY | .06 | .16 | .26 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.584 | 2.131 | .154 | 3.869 |
| INDICATED (POST-TEST) | 2.013 | 2.709 | .196 | 4.918 |
| PRES. ON RATE LEVEL | 2.458 | 2.215 | .129 | 4.802 |
| DERIVED BY FORMULA | 2.431 | 2.294 | .146 | 4.871 |
| UNDERLYING PRES. RATE | 2.437 | 2.196 | .128 | 4.761 |
| PROPOSED | 2.431 | 2.294 | .146 | 4.871 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.642 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.64 | MINIMUM PREMIUM | |
| MAN. RATES | 4.82 | 4.45 | 4.72 | + 4.64 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 47,141 | 6,155,731 | 13.058 | | | 47,141 | 1 | 1 | 7 | 11 | 72 | 92 |
| 2011 | 50,068 | 3,849,192 | 7.687 | | | 50,068 | | | 3 | 14 | 75 | 92 |
| 2012 | 50,202 | 5,274,664 | 10.506 | | | 50,202 | | | 4 | 19 | 70 | 93 |
| 2013 | 52,693 | 3,861,181 | 7.327 | | | 52,693 | | | 4 | 16 | 64 | 84 |
| 2014 | 55,897 | 2,116,187 | 3.785 | | | 55,897 | | | | 8 | 51 | 59 |
| TOTAL | 256,001 | 21,256,955 | 8.303 | | | 256,001 | 1 | 1 | 18 | 68 | 332 | 420 |
| O.D. | | 2,816 | .001 | | | | | | | | 1 | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|----------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 3,000 | 123,882 | 1,087,385 | 511,654 | 843,699 | | 70,244 | 2,383,068 | 361,355 | 535,885 | 235,559 |
| 2011 | | | 484,502 | 964,898 | 1,021,154 | | | 193,038 | 401,192 | 582,438 | 201,970 |
| 2012 | | | 879,276 | 959,571 | 1,178,313 | | | 297,787 | 483,964 | 1,263,358 | 212,395 |
| 2013 | | | 623,015 | 800,387 | 597,640 | | | 313,344 | 512,124 | 817,092 | 197,579 |
| 2014 | | | | 412,976 | 553,131 | | | | 280,526 | 699,313 | 170,241 |
| TOTAL | 3,000 | 123,882 | 3,074,178 | 3,649,486 | 4,193,937 | | 70,244 | 3,187,237 | 2,039,161 | 3,898,086 | 1,017,744 |
| O.D. | | | | | 699 | | | | | 723 | 1,394 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 4,656 | 225,341 | 1,269,340 | 716,315 | 1,240,237 | | 157,276 | 2,894,717 | 516,377 | 755,059 | 232,732 |
| 2011 | | 5,123 | 728,810 | 1,284,592 | 1,470,303 | | 11,391 | 436,175 | 503,390 | 776,320 | 196,113 |
| 2012 | 210 | 14,412 | 1,410,834 | 1,264,299 | 1,511,923 | 3,631 | 18,905 | 773,930 | 625,044 | 1,500,071 | 209,634 |
| 2013 | 289 | 13,008 | 1,345,081 | 985,428 | 768,349 | 4,545 | 22,442 | 1,003,402 | 601,344 | 912,886 | 193,627 |
| 2014 | 148 | 14,991 | 926,610 | 637,532 | 567,626 | 1,024 | 33,905 | 579,561 | 379,448 | 533,213 | 167,858 |
| TOTAL | 5,303 | 272,875 | 5,680,675 | 4,888,166 | 5,558,438 | 9,200 | 243,919 | 5,687,785 | 2,625,603 | 4,477,549 | 999,964 |
| O.D. | | 9 | 599 | 355 | 638 | 1 | 10 | 328 | 212 | 519 | 1,376 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 11,900,704 | 17,551,480 | 1,001,340 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,125,748 | -3,526,919 | 3,665 | |
| TOTAL LOSSES | 6,774,956 | 14,024,561 | 1,005,005 | |
| EXPECTED LOSSES | 10,337,321 | 10,040,358 | 949,763 | |
| CREDIBILITY | .06 | .17 | .26 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.646 | 5.478 | .393 | 8.517 |
| INDICATED (POST-TEST) | 3.363 | 6.963 | .500 | 10.826 |
| PRES. ON RATE LEVEL | 4.073 | 3.956 | .374 | 8.403 |
| DERIVED BY FORMULA | 4.030 | 4.467 | .407 | 8.904 |
| UNDERLYING PRES. RATE | 4.038 | 3.922 | .371 | 8.331 |
| PROPOSED | 4.030 | 4.467 | .407 | 8.904 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 8.486 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 8.49 | MINIMUM PREMIUM | |
| MAN. RATES | 8.19 | 7.79 | 8.26 | + 8.49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 245,191 | 10,104,353 | 4.121 | 1 | | 9 | 25 | 236 | 271 |
| 2011 | 245,710 | 11,598,362 | 4.720 | | 1 | 14 | 29 | 218 | 262 |
| 2012 | 239,492 | 8,814,111 | 3.680 | | | 9 | 31 | 189 | 229 |
| 2013 | 258,641 | 10,306,468 | 3.984 | | 1 | 13 | 33 | 194 | 241 |
| 2014 | 260,887 | 6,616,678 | 2.536 | 1 | | 1 | 19 | 173 | 194 |
| TOTAL | 1,249,921 | 47,439,972 | 3.795 | 2 | 2 | 46 | 137 | 1010 | 1197 |
| O.D. | | 417,780 | .033 | | | 1 | | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------------|------------------|------------------|------------------|--------------|--------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 987,691 | | 1,818,757 | 1,105,319 | 2,065,368 | 2,010 | | 764,505 | 629,094 | 1,874,167 | 857,442 |
| 2011 | | 1,925 | 2,260,188 | 1,593,435 | 2,412,318 | | 927 | 1,591,532 | 1,027,626 | 1,959,669 | 750,742 |
| 2012 | | | 1,599,736 | 1,436,609 | 1,875,695 | | | 568,720 | 1,008,637 | 1,660,343 | 664,371 |
| 2013 | | 50,000 | 1,928,578 | 1,823,768 | 1,731,570 | | 5,085 | 894,973 | 1,020,841 | 1,835,654 | 1,015,999 |
| 2014 | 266,937 | | 142,130 | 1,009,000 | 1,673,515 | | | 220,978 | 658,108 | 1,894,566 | 751,444 |
| TOTAL | 1,254,628 | 51,925 | 7,749,389 | 6,968,131 | 9,758,466 | 2,010 | 6,012 | 4,040,708 | 4,344,306 | 9,224,399 | 4,039,998 |
| O.D. | | | 272,649 | | | | | 132,366 | | | 12,765 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,115,877 | | 2,497,153 | 1,547,447 | 3,036,090 | 4,781 | | 1,732,367 | 898,974 | 2,640,702 | 847,153 |
| 2011 | | 25,808 | 3,132,399 | 2,142,211 | 3,485,621 | | 92,912 | 3,276,231 | 1,308,911 | 2,621,854 | 728,970 |
| 2012 | 381 | 24,405 | 2,481,286 | 1,905,195 | 2,412,022 | 6,936 | 36,040 | 1,457,429 | 1,251,459 | 1,990,443 | 655,734 |
| 2013 | 804 | 95,582 | 3,780,468 | 2,326,986 | 2,199,497 | 11,769 | 64,955 | 2,532,354 | 1,242,781 | 2,054,368 | 995,679 |
| 2014 | 340,601 | 44,647 | 2,684,182 | 1,738,245 | 1,698,197 | 3,372 | 126,704 | 1,831,076 | 989,548 | 1,454,564 | 740,924 |
| TOTAL | 1,457,663 | 190,442 | 14,575,488 | 9,660,084 | 12,831,427 | 26,858 | 320,611 | 10,829,457 | 5,691,673 | 10,761,931 | 3,968,460 |
| O.D. | | | 374,347 | | | | | 299,941 | | | 12,579 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 28,074,807 | 38,945,115 | 3,981,039 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -12,110,879 | -10,899,575 | 18,786 | |
| TOTAL LOSSES | 15,963,928 | 28,045,540 | 3,999,825 | |
| EXPECTED LOSSES | 24,260,967 | 30,873,049 | 4,999,684 | |
| CREDIBILITY | .17 | .49 | .76 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.277 | 2.244 | .320 | 3.841 |
| INDICATED (POST-TEST) | 1.623 | 2.852 | .407 | 4.882 |
| PRES. ON RATE LEVEL | 1.958 | 2.491 | .403 | 4.852 |
| DERIVED BY FORMULA | 1.901 | 2.668 | .406 | 4.975 |
| UNDERLYING PRES. RATE | 1.941 | 2.470 | .400 | 4.811 |
| PROPOSED | 1.866 | 2.618 | .398 | 4.882 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.653 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.65 | MINIMUM PREMIUM | |
| MAN. RATES | 4.88 | 4.50 | 4.77 | + 4.65 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|------------|------------|-------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 601,639 | 20,608,559 | 3.425 | | | 35 | 95 | 280 | 410 | |
| 2011 | 618,680 | 15,828,644 | 2.558 | | | 27 | 84 | 303 | 414 | |
| 2012 | 637,752 | 24,796,999 | 3.888 | | | 46 | 73 | 330 | 451 | |
| 2013 | 668,305 | 21,481,454 | 3.214 | | | 39 | 71 | 338 | 448 | |
| 2014 | 716,169 | 18,962,606 | 2.647 | | | 27 | 62 | 360 | 449 | |
| TOTAL | 3,242,545 | 101,678,262 | 3.136 | | | 174 | 385 | 1611 | 2172 | |
| O.D. | | 9,579 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|-------------------|-------------------|-------------------|---------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 7,745,791 | 3,444,780 | 1,768,344 | | | 3,440,471 | 1,873,826 | 1,567,558 | 767,789 |
| 2011 | | | 5,237,689 | 2,760,118 | 1,630,297 | | | 1,771,764 | 1,735,187 | 1,951,232 | 742,357 |
| 2012 | 704,270 | 236,386 | 10,037,747 | 3,069,919 | 1,738,524 | | 1,103,681 | 2,994,134 | 2,391,643 | 1,888,307 | 632,388 |
| 2013 | | | 8,530,049 | 3,390,789 | 2,071,363 | | | 2,172,708 | 2,330,076 | 2,145,344 | 841,125 |
| 2014 | | | 5,602,997 | 3,081,789 | 2,862,970 | | | 1,442,157 | 2,206,359 | 3,043,026 | 723,308 |
| TOTAL | 704,270 | 236,386 | 37,154,273 | 15,747,395 | 10,071,498 | | 1,103,681 | 11,821,234 | 10,537,091 | 10,595,467 | 3,706,967 |
| O.D. | | | | | | | | | | | 9,579 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 10,239,026 | 4,822,689 | 2,599,476 | | | 6,618,915 | 2,677,693 | 2,208,690 | 758,576 |
| 2011 | | 50,182 | 7,161,650 | 3,678,988 | 2,437,897 | | 102,454 | 3,781,433 | 2,179,576 | 2,623,323 | 720,829 |
| 2012 | 852,783 | 251,966 | 13,508,526 | 4,092,584 | 2,620,201 | 36,511 | 1,043,467 | 6,641,211 | 2,922,990 | 2,390,976 | 624,167 |
| 2013 | 2,958 | 107,319 | 12,682,167 | 4,440,692 | 3,182,407 | 27,120 | 123,885 | 5,703,389 | 2,619,842 | 2,551,129 | 824,303 |
| 2014 | 5,495 | 220,790 | 11,515,847 | 4,735,638 | 3,763,506 | 11,146 | 498,920 | 5,774,630 | 2,424,141 | 2,565,176 | 713,182 |
| TOTAL | 861,236 | 630,257 | 55,107,216 | 21,770,591 | 14,603,487 | 74,777 | 1,768,726 | 28,519,578 | 12,824,242 | 12,339,294 | 3,641,057 |
| O.D. | | | | | | | | | | | 9,416 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 86,961,790 | 61,537,614 | 3,650,473 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -28,262,164 | -17,691,580 | 19,646 | | | |
| TOTAL LOSSES | 58,699,626 | 43,846,034 | 3,670,119 | | | |
| EXPECTED LOSSES | 57,036,367 | 50,421,575 | 5,058,371 | | | |
| CREDIBILITY | .31 | .92 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.810 | 1.352 | .113 | 3.275 | | |
| INDICATED (POST-TEST) | 2.301 | 1.718 | .144 | 4.163 | | |
| PRES. ON RATE LEVEL | 1.774 | 1.569 | .157 | 3.500 | | |
| DERIVED BY FORMULA | 1.937 | 1.706 | .144 | 3.787 | | |
| UNDERLYING PRES. RATE | 1.759 | 1.555 | .156 | 3.470 | | |
| PROPOSED | 1.937 | 1.706 | .144 | 3.787 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.609 |
| IND. RATES | | | | 3.61 | MINIMUM PREMIUM | |
| MAN. RATES | 3.38 | 3.24 | 3.44 | + 3.61 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 218,406 | 11,051,080 | 5.059 | | 1 | 20 | 29 | 101 | 151 |
| 2011 | 201,060 | 8,761,306 | 4.357 | 1 | | 13 | 19 | 102 | 135 |
| 2012 | 210,520 | 10,829,667 | 5.144 | 3 | | 10 | 28 | 96 | 137 |
| 2013 | 219,403 | 10,958,054 | 4.994 | | | 14 | 24 | 127 | 165 |
| 2014 | 241,358 | 12,586,272 | 5.214 | | | 8 | 17 | 135 | 160 |
| TOTAL | 1,090,747 | 54,186,379 | 4.968 | 4 | 1 | 65 | 117 | 561 | 748 |
| O.D. | | 5,147 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 698,832 | 3,592,453 | 1,043,245 | 692,427 | | 842,171 | 1,864,404 | 816,733 | 977,344 | 523,471 |
| 2011 | 380,498 | | 3,058,124 | 581,395 | 1,481,456 | 216,322 | | 1,235,296 | 235,296 | 1,135,472 | 437,447 |
| 2012 | 1,497,740 | | 1,917,325 | 846,085 | 1,001,964 | 1,322 | | 1,157,423 | 1,487,093 | 2,453,801 | 466,914 |
| 2013 | | | 3,068,748 | 1,361,483 | 1,818,059 | | | 748,160 | 886,866 | 2,697,102 | 377,636 |
| 2014 | | | 1,547,304 | 736,680 | 1,643,429 | | | 5,147,018 | 675,835 | 2,387,304 | 448,702 |
| TOTAL | 1,878,238 | 698,832 | 13,183,954 | 4,568,888 | 6,637,335 | 217,644 | 842,171 | 10,152,301 | 4,101,823 | 9,651,023 | 2,254,170 |
| O.D. | | | | | | | | | | | 5,147 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 475,107 | 4,845,568 | 1,460,544 | 1,017,865 | | 704,760 | 4,028,400 | 1,167,113 | 1,377,081 | 517,189 |
| 2011 | 529,369 | 29,303 | 4,130,443 | 805,653 | 2,166,009 | 286,730 | 71,311 | 2,546,643 | 320,450 | 1,519,687 | 424,761 |
| 2012 | 1,808,965 | 23,477 | 2,685,143 | 1,116,493 | 1,327,606 | 18,496 | 62,649 | 2,698,240 | 1,608,072 | 2,356,129 | 460,844 |
| 2013 | 1,106 | 43,291 | 4,908,632 | 1,903,018 | 2,345,112 | 10,495 | 50,914 | 2,314,185 | 1,199,746 | 2,939,960 | 370,083 |
| 2014 | 1,270 | 62,232 | 3,363,856 | 1,599,504 | 1,749,988 | 7,867 | 364,413 | 3,975,079 | 1,277,594 | 1,923,298 | 442,420 |
| TOTAL | 2,340,710 | 633,410 | 19,933,642 | 6,885,212 | 8,606,580 | 323,588 | 1,254,047 | 15,562,547 | 5,572,975 | 10,116,155 | 2,215,297 |
| O.D. | | | | | | | | | | | 5,084 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 40,047,944 | 31,180,922 | 2,220,381 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -14,217,815 | -7,920,493 | 10,762 | |
| TOTAL LOSSES | 25,830,129 | 23,260,429 | 2,231,143 | |
| EXPECTED LOSSES | 28,577,572 | 22,545,740 | 2,781,405 | |
| CREDIBILITY | .15 | .44 | .69 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.368 | 2.133 | .205 | 4.706 |
| INDICATED (POST-TEST) | 3.010 | 2.711 | .261 | 5.982 |
| PRES. ON RATE LEVEL | 2.643 | 2.085 | .257 | 4.985 |
| DERIVED BY FORMULA | 2.698 | 2.360 | .260 | 5.318 |
| UNDERLYING PRES. RATE | 2.620 | 2.067 | .255 | 4.942 |
| PROPOSED | 2.698 | 2.360 | .260 | 5.318 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.068 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.07 | MINIMUM PREMIUM | |
| MAN. RATES | 4.87 | 4.62 | 4.90 | + 5.07 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|-----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 34,695 | 579,192 | 1.669 | | | 34,695 | | | 1 | 1 | 10 | 12 |
| 2011 | 39,096 | 911,148 | 2.330 | | | 39,096 | | | 2 | 3 | 15 | 20 |
| 2012 | 37,628 | 1,012,618 | 2.691 | | | 37,628 | | | 2 | 3 | 10 | 15 |
| 2013 | 32,458 | 1,938,507 | 5.972 | | | 32,458 | 1 | | 4 | 3 | 13 | 21 |
| 2014 | 30,549 | 844,076 | 2.763 | | | 30,549 | | | 1 | 6 | 3 | 10 |
| TOTAL | 174,426 | 5,285,541 | 3.030 | | | 174,426 | | 1 | 10 | 16 | 51 | 78 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------------|------------------|----------------|----------------|---------|----------------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 158,467 | 50,715 | 71,528 | | | 107,723 | 13,528 | 149,023 | 28,208 |
| 2011 | | | 451,923 | 110,102 | 70,785 | | | 99,530 | 21,210 | 121,831 | 35,767 |
| 2012 | | | 384,765 | 173,465 | 59,981 | | | 69,550 | 188,769 | 116,945 | 19,143 |
| 2013 | | 22,033 | 811,112 | 256,238 | 60,958 | | 162,670 | 358,573 | 169,309 | 81,728 | 15,886 |
| 2014 | | | 200,177 | 282,603 | 18,053 | | | 14,828 | 304,639 | 17,770 | 6,006 |
| TOTAL | | 22,033 | 2,006,444 | 873,123 | 281,305 | | 162,670 | 650,204 | 697,455 | 487,297 | 105,010 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|---------------|------------------|------------------|----------------|--------------|----------------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 217,575 | 71,001 | 105,146 | | | 244,100 | 19,332 | 209,972 | 27,870 |
| 2011 | | 4,281 | 608,160 | 148,419 | 109,684 | | 5,765 | 205,819 | 29,043 | 162,494 | 34,730 |
| 2012 | 93 | 4,561 | 527,962 | 225,087 | 93,811 | 846 | 5,058 | 189,689 | 223,060 | 145,259 | 18,894 |
| 2013 | 270 | 35,800 | 1,139,657 | 331,590 | 147,254 | 3,923 | 324,244 | 809,494 | 198,179 | 122,301 | 15,568 |
| 2014 | 216 | 9,499 | 528,265 | 274,196 | 83,682 | 588 | 26,013 | 317,951 | 195,838 | 47,353 | 5,922 |
| TOTAL | 579 | 54,141 | 3,021,619 | 1,050,293 | 539,577 | 5,357 | 361,080 | 1,767,053 | 665,452 | 687,379 | 102,984 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,209,829 | 2,942,701 | 102,984 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,371,556 | -676,736 | 487 | | | |
| TOTAL LOSSES | 2,838,273 | 2,265,965 | 103,471 | | | |
| EXPECTED LOSSES | 4,719,968 | 1,892,523 | 143,030 | | | |
| CREDIBILITY | .04 | .13 | .20 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.627 | 1.299 | .059 | 2.985 | | |
| INDICATED (POST-TEST) | 2.068 | 1.651 | .075 | 3.794 | | |
| PRES. ON RATE LEVEL | 2.729 | 1.094 | .083 | 3.906 | | |
| DERIVED BY FORMULA | 2.703 | 1.166 | .081 | 3.950 | | |
| UNDERLYING PRES. RATE | 2.706 | 1.085 | .082 | 3.873 | | |
| PROPOSED | 2.673 | 1.153 | .080 | 3.906 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.722 |
| IND. RATES | | | | 3.72 | MINIMUM PREMIUM | |
| MAN. RATES | 4.06 | 3.62 | 3.84 | + 3.72 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|-------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,328,524 | 82,452,145 | 6.206 | | | 1,328,524 | 7 | 1 | 151 | 291 | 879 | 1329 |
| 2011 | 1,453,118 | 80,425,933 | 5.534 | | | 1,453,118 | 8 | 2 | 150 | 255 | 771 | 1186 |
| 2012 | 1,436,155 | 84,658,320 | 5.894 | | | 1,436,155 | 5 | 1 | 128 | 232 | 748 | 1114 |
| 2013 | 1,603,710 | 89,221,607 | 5.563 | | | 1,603,710 | 10 | 2 | 148 | 313 | 870 | 1343 |
| 2014 | 1,698,872 | 76,721,234 | 4.516 | | | 1,698,872 | 7 | 1 | 94 | 152 | 1127 | 1381 |
| TOTAL | 7,520,379 | 413,479,239 | 5.498 | | | 7,520,379 | 37 | 7 | 671 | 1243 | 4395 | 6353 |
| O.D. | | 273,747 | .003 | | | | | | | 3 | 4 | 7 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-------------------|------------------|--------------------|-------------------|-------------------|----------------|-------------------|-------------------|-------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,511,736 | 211,799 | 29,947,180 | 10,144,078 | 8,595,856 | 3,794 | 2,522,029 | 13,626,629 | 7,026,620 | 7,044,004 | 1,818,420 |
| 2011 | 2,395,731 | 232,642 | 30,162,714 | 9,196,848 | 8,724,085 | 25,117 | 98,896 | 14,395,930 | 6,361,591 | 6,978,896 | 1,853,483 |
| 2012 | 1,337,033 | 862,994 | 26,136,376 | 8,839,510 | 8,832,223 | 47,905 | 11,886,757 | 11,566,568 | 5,748,542 | 7,445,541 | 1,954,871 |
| 2013 | 3,881,724 | 716,092 | 28,837,641 | 12,883,849 | 10,802,986 | 562,683 | 1,097,441 | 11,235,993 | 8,278,234 | 8,952,778 | 1,972,186 |
| 2014 | 1,632,018 | 123,652 | 17,782,104 | 7,451,968 | 15,442,588 | 110,251 | 21,854 | 10,900,826 | 6,194,272 | 15,026,379 | 2,035,322 |
| TOTAL | 10,758,242 | 2,147,179 | 132,866,015 | 48,516,253 | 52,397,738 | 749,750 | 15,626,977 | 61,725,946 | 33,609,259 | 45,447,598 | 9,634,282 |
| O.D. | | | | 18,720 | 153,936 | | | | 18,084 | 53,943 | 29,064 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-------------------|------------------|--------------------|-------------------|-------------------|------------------|------------------|--------------------|-------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 2,346,214 | 71,575 | 40,175,819 | 14,201,712 | 12,635,912 | 12,399 | 1,049,083 | 28,584,961 | 10,041,036 | 9,925,005 | 1,796,599 |
| 2011 | 3,333,075 | 718,114 | 40,245,519 | 12,390,145 | 13,019,067 | 33,293 | 1,077,527 | 27,815,236 | 8,068,651 | 9,494,088 | 1,799,732 |
| 2012 | 1,620,505 | 347,848 | 34,830,189 | 11,917,282 | 12,118,987 | 268,723 | 1,412,016 | 19,574,327 | 7,237,494 | 9,198,193 | 1,929,458 |
| 2013 | 5,955,767 | 853,551 | 44,369,073 | 17,077,075 | 15,064,788 | 1,076,031 | 1,471,512 | 25,926,811 | 9,682,966 | 10,653,151 | 1,932,742 |
| 2014 | 2,096,806 | 925,896 | 39,043,247 | 16,238,284 | 17,346,242 | 138,083 | 2,576,586 | 27,454,505 | 9,287,384 | 12,353,255 | 2,006,827 |
| TOTAL | 15,352,367 | 2,916,984 | 198,663,847 | 71,824,498 | 70,184,996 | 1,528,529 | 7,586,724 | 129,355,840 | 44,317,531 | 51,623,692 | 9,465,358 |
| O.D. | 1 | 301 | 20,216 | 31,025 | 191,351 | 11 | 542 | 8,683 | 23,274 | 64,478 | 28,526 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|--------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 355,434,045 | 238,260,845 | 9,493,884 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -123,454,528 | -70,135,741 | 49,593 | | | |
| TOTAL LOSSES | 231,979,517 | 168,125,104 | 9,543,477 | | | |
| EXPECTED LOSSES | 249,751,787 | 200,342,896 | 12,559,033 | | | |
| CREDIBILITY | .55 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 3.085 | 2.236 | .127 | 5.448 | | |
| INDICATED (POST-TEST) | 3.921 | 2.842 | .161 | 6.924 | | |
| PRES. ON RATE LEVEL | 3.350 | 2.687 | .168 | 6.205 | | |
| DERIVED BY FORMULA | 3.664 | 2.842 | .161 | 6.667 | | |
| UNDERLYING PRES. RATE | 3.321 | 2.664 | .167 | 6.152 | | |
| PROPOSED | 3.664 | 2.842 | .161 | 6.667 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.354 |
| IND. RATES | | | | 6.35 | MINIMUM PREMIUM | |
| MAN. RATES | 6.25 | 5.75 | 6.10 | + 6.35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 61,786 | 4,467,305 | 7.230 | 1 | | 7 | 7 | 32 | 47 | |
| 2011 | 56,709 | 2,709,890 | 4.778 | | | 8 | 4 | 20 | 32 | |
| 2012 | 56,329 | 3,696,657 | 6.562 | 1 | | 7 | 14 | 26 | 48 | |
| 2013 | 60,051 | 4,444,976 | 7.402 | | | 8 | 2 | 47 | 57 | |
| 2014 | 59,933 | 2,748,801 | 4.586 | | | 4 | 11 | 37 | 52 | |
| TOTAL | 294,808 | 18,067,629 | 6.129 | 2 | | 34 | 38 | 162 | 236 | |
| O.D. | | 701 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 191,770 | | 1,423,495 | 423,716 | 836,168 | | | 661,773 | 377,036 | 516,211 | 37,136 |
| 2011 | | | 1,525,705 | 162,784 | 204,342 | | | 517,097 | 46,350 | 178,576 | 75,036 |
| 2012 | 3,000 | | 1,468,680 | 722,972 | 216,866 | | | 740,223 | 349,300 | 161,676 | 33,940 |
| 2013 | | | 1,747,285 | 112,290 | 1,031,860 | | | 744,104 | 107,523 | 593,118 | 108,796 |
| 2014 | | | 637,378 | 603,508 | 417,967 | | | 276,691 | 413,494 | 360,657 | 39,106 |
| TOTAL | 194,770 | | 6,802,543 | 2,025,270 | 2,707,203 | | | 2,939,888 | 1,293,703 | 1,810,238 | 294,014 |
| O.D. | | | | | | | | | | | 701 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 297,627 | | 1,954,458 | 593,201 | 1,229,168 | | | 1,499,579 | 538,786 | 727,341 | 36,690 |
| 2011 | | 14,381 | 2,039,227 | 226,549 | 318,935 | | 29,666 | 1,057,117 | 65,649 | 244,138 | 72,860 |
| 2012 | 3,974 | 17,670 | 2,026,410 | 933,341 | 344,905 | 9,029 | 33,072 | 1,547,774 | 431,927 | 226,693 | 33,499 |
| 2013 | 574 | 20,302 | 2,425,115 | 366,187 | 1,282,490 | 7,799 | 31,080 | 1,528,241 | 226,043 | 677,956 | 106,620 |
| 2014 | 685 | 30,643 | 1,666,277 | 803,086 | 550,710 | 1,950 | 90,890 | 997,784 | 393,442 | 330,667 | 38,559 |
| TOTAL | 302,860 | 82,996 | 10,111,487 | 2,922,364 | 3,726,208 | 18,778 | 184,708 | 6,630,495 | 1,655,847 | 2,206,795 | 288,228 |
| O.D. | | | | | | | | | | | 692 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,331,324 | 10,511,214 | 288,920 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -5,620,827 | -2,202,890 | 1,534 | | | |
| TOTAL LOSSES | 11,710,497 | 8,308,324 | 290,454 | | | |
| EXPECTED LOSSES | 11,205,652 | 6,220,449 | 415,680 | | | |
| CREDIBILITY | .06 | .19 | .29 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 3.972 | 2.818 | .099 | 6.889 | | |
| INDICATED (POST-TEST) | 5.048 | 3.582 | .126 | 8.756 | | |
| PRES. ON RATE LEVEL | 3.834 | 2.128 | .142 | 6.104 | | |
| DERIVED BY FORMULA | 3.907 | 2.404 | .137 | 6.448 | | |
| UNDERLYING PRES. RATE | 3.801 | 2.110 | .141 | 6.052 | | |
| PROPOSED | 3.907 | 2.404 | .137 | 6.448 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.145 |
| IND. RATES | | | | 6.15 | MINIMUM PREMIUM | |
| MAN. RATES | 5.94 | 5.66 | 6.00 | + 6.15 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 426,162 | 13,745,823 | 3.225 | | | 426,162 | 1 | | 18 | 80 | 167 | 266 |
| 2011 | 465,959 | 16,810,668 | 3.607 | | | 465,959 | | 1 | 22 | 117 | 166 | 306 |
| 2012 | 489,061 | 17,992,542 | 3.678 | | | 489,061 | 1 | 1 | 21 | 106 | 176 | 305 |
| 2013 | 521,242 | 18,714,274 | 3.590 | | | 521,242 | 1 | | 22 | 106 | 167 | 296 |
| 2014 | 543,471 | 12,407,875 | 2.283 | | | 543,471 | | | 5 | 27 | 209 | 241 |
| TOTAL | 2,445,895 | 79,671,182 | 3.257 | | | 2,445,895 | 3 | 2 | 88 | 436 | 885 | 1414 |
| O.D. | | 16,156 | | | | | | | | 1 | 1 | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|------------------|---------|---------------|------------------|-------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 198,443 | | 3,004,649 | 3,335,098 | 1,384,760 | | | 1,458,800 | 1,673,178 | 1,315,572 | 1,375,323 |
| 2011 | | 87,935 | 3,222,471 | 4,620,368 | 1,714,635 | | 54,117 | 1,548,271 | 2,970,607 | 1,332,228 | 1,260,036 |
| 2012 | 3,000 | 116,548 | 3,659,650 | 4,525,904 | 1,346,248 | | 23,380 | 2,031,982 | 3,158,168 | 1,719,458 | 1,408,204 |
| 2013 | 710,331 | | 3,446,592 | 5,115,882 | 1,529,167 | | | 2,012,842 | 3,092,706 | 1,631,657 | 1,175,097 |
| 2014 | | | 1,018,678 | 1,232,806 | 2,750,864 | | | 744,389 | 737,138 | 4,661,727 | 1,262,273 |
| TOTAL | 911,774 | 204,483 | 14,352,040 | 18,830,058 | 8,725,674 | | 77,497 | 7,796,284 | 11,631,797 | 10,660,642 | 6,480,933 |
| O.D. | | | | 3,000 | 1,576 | | | | 1,670 | 2,137 | 7,773 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|-------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 307,984 | | 4,125,383 | 4,669,140 | 2,035,601 | | | 3,305,639 | 2,390,970 | 1,853,636 | 1,358,819 |
| 2011 | | 196,096 | 4,612,995 | 6,106,615 | 2,541,406 | | 258,770 | 3,434,678 | 3,683,496 | 1,819,729 | 1,223,495 |
| 2012 | 4,463 | 244,212 | 5,525,358 | 5,718,576 | 1,923,336 | 19,053 | 151,591 | 3,947,898 | 3,734,178 | 2,168,171 | 1,389,897 |
| 2013 | 1,066,233 | 69,834 | 7,324,976 | 5,940,697 | 2,327,506 | 24,723 | 120,011 | 5,352,144 | 3,256,352 | 2,038,833 | 1,151,595 |
| 2014 | 1,355 | 81,761 | 4,622,514 | 2,548,363 | 2,773,495 | 6,013 | 226,427 | 3,237,385 | 1,612,279 | 2,811,246 | 1,244,601 |
| TOTAL | 1,380,035 | 591,903 | 26,211,226 | 24,983,391 | 11,601,344 | 49,789 | 756,799 | 19,277,744 | 14,677,275 | 10,691,615 | 6,368,407 |
| O.D. | | | 188 | 3,934 | 2,347 | | | 148 | 2,049 | 3,032 | 7,660 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 48,267,832 | 61,964,987 | 6,376,067 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -21,042,610 | -17,275,234 | 32,099 | |
| TOTAL LOSSES | 27,225,222 | 44,689,753 | 6,408,166 | |
| EXPECTED LOSSES | 42,631,950 | 49,333,702 | 8,193,749 | |
| CREDIBILITY | .26 | .76 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.113 | 1.827 | .262 | 3.202 |
| INDICATED (POST-TEST) | 1.415 | 2.322 | .333 | 4.070 |
| PRES. ON RATE LEVEL | 1.758 | 2.034 | .338 | 4.130 |
| DERIVED BY FORMULA | 1.669 | 2.253 | .333 | 4.255 |
| UNDERLYING PRES. RATE | 1.743 | 2.017 | .335 | 4.095 |
| PROPOSED | 1.620 | 2.187 | .323 | 4.130 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.936 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.94 | MINIMUM PREMIUM | |
| MAN. RATES | 3.91 | 3.83 | 4.06 | + 3.94 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 255,789 | 5,565,584 | 2.175 | | | 255,789 | | | 8 | 15 | 95 | 118 |
| 2011 | 288,053 | 4,547,716 | 1.578 | | | 288,053 | 2 | | 2 | 21 | 80 | 105 |
| 2012 | 316,236 | 6,753,682 | 2.135 | | | 316,236 | 1 | | 4 | 20 | 92 | 117 |
| 2013 | 339,306 | 5,290,108 | 1.559 | | | 339,306 | 1 | | 5 | 22 | 83 | 111 |
| 2014 | 358,028 | 4,477,560 | 1.250 | | | 358,028 | | | 1 | 6 | 79 | 86 |
| TOTAL | 1,557,412 | 26,634,650 | 1.710 | | | 1,557,412 | 4 | | 20 | 84 | 429 | 537 |
| O.D. | | 1,995 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,873,547 | 576,356 | 573,732 | | | 586,579 | 419,678 | 973,480 | 562,212 |
| 2011 | 836,885 | | 301,307 | 460,559 | 751,289 | 8,875 | | 63,253 | 503,442 | 980,730 | 641,376 |
| 2012 | 925,704 | | 915,644 | 647,053 | 807,285 | | | 1,216,202 | 645,523 | 1,095,614 | 500,657 |
| 2013 | 3,000 | | 1,109,919 | 903,283 | 634,459 | 52,487 | | 351,565 | 710,723 | 967,043 | 557,629 |
| 2014 | | | 240,799 | 172,856 | 798,005 | | | 62,500 | 327,395 | 2,256,115 | 619,890 |
| TOTAL | 1,765,589 | | 4,441,216 | 2,760,107 | 3,564,770 | 61,362 | | 2,280,099 | 2,606,761 | 6,272,982 | 2,881,764 |
| O.D. | | | | | | | | | | | 1,995 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,572,381 | 806,900 | 843,385 | | | 1,329,187 | 599,721 | 1,371,630 | 555,465 |
| 2011 | 1,012,245 | 3,210 | 447,458 | 617,786 | 1,078,247 | 11,763 | 4,232 | 187,378 | 633,379 | 1,300,892 | 622,776 |
| 2012 | 1,011,039 | 11,547 | 1,195,815 | 857,429 | 1,042,696 | 12,619 | 49,237 | 2,250,572 | 826,693 | 1,336,161 | 494,148 |
| 2013 | 5,394 | 18,246 | 1,998,246 | 1,129,329 | 853,005 | 120,133 | 27,505 | 1,213,021 | 809,507 | 1,086,295 | 546,476 |
| 2014 | 329 | 20,086 | 1,113,112 | 580,824 | 779,275 | 2,332 | 73,554 | 1,313,785 | 798,370 | 1,481,060 | 611,212 |
| TOTAL | 2,029,007 | 53,089 | 7,327,012 | 3,992,268 | 4,596,608 | 146,847 | 154,528 | 6,293,943 | 3,667,670 | 6,576,038 | 2,830,077 |
| O.D. | | | | | | | | | | | 1,968 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 16,004,426 | 18,832,584 | 2,832,045 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -7,995,872 | -4,913,415 | 12,301 | |
| TOTAL LOSSES | 8,008,554 | 13,919,169 | 2,844,346 | |
| EXPECTED LOSSES | 16,290,530 | 14,094,578 | 3,068,101 | |
| CREDIBILITY | .19 | .56 | .88 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .514 | .894 | .183 | 1.591 |
| INDICATED (POST-TEST) | .653 | 1.136 | .233 | 2.022 |
| PRES. ON RATE LEVEL | 1.055 | .913 | .198 | 2.166 |
| DERIVED BY FORMULA | .979 | 1.038 | .229 | 2.246 |
| UNDERLYING PRES. RATE | 1.046 | .905 | .197 | 2.148 |
| PROPOSED | .944 | 1.001 | .221 | 2.166 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.06 | MINIMUM PREMIUM | |
| MAN. RATES | 2.26 | 2.01 | 2.13 | + 2.06 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,207,884 | 35,905,161 | 2.972 | | | 1,207,884 | | 1 | 61 | 129 | 499 | 690 |
| 2011 | 1,218,182 | 33,910,460 | 2.783 | | | 1,218,182 | 2 | 1 | 41 | 122 | 466 | 632 |
| 2012 | 1,256,607 | 28,946,334 | 2.303 | | | 1,256,607 | 2 | | 44 | 117 | 395 | 558 |
| 2013 | 1,271,578 | 26,166,565 | 2.057 | | | 1,271,578 | | | 28 | 133 | 339 | 500 |
| 2014 | 1,354,477 | 25,832,557 | 1.907 | | | 1,354,477 | | | 14 | 92 | 478 | 584 |
| TOTAL | 6,308,728 | 150,761,077 | 2.390 | | | 6,308,728 | 4 | 2 | 188 | 593 | 2177 | 2964 |
| O.D. | | 119,048 | .001 | | | | | | | 1 | 4 | 5 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 9,781 | 11,498,390 | 4,323,110 | 3,651,372 | | 446,252 | 5,640,066 | 2,618,659 | 5,370,642 | 2,346,889 |
| 2011 | 289,104 | 620,251 | 6,993,597 | 3,943,365 | 3,879,033 | | 3,495,338 | 2,879,082 | 4,297,528 | 5,015,498 | 2,497,664 |
| 2012 | 261,563 | | 7,872,008 | 4,117,800 | 3,728,034 | 40,507 | | 3,199,115 | 3,152,152 | 4,319,435 | 2,255,720 |
| 2013 | | | 4,865,948 | 5,363,611 | 3,172,554 | | | 2,419,301 | 4,277,171 | 3,873,395 | 2,194,585 |
| 2014 | | | 2,477,199 | 4,056,689 | 4,607,896 | | | 842,877 | 4,735,046 | 6,379,215 | 2,733,635 |
| TOTAL | 550,667 | 630,032 | 33,707,142 | 21,804,575 | 19,038,889 | 40,507 | 3,941,590 | 14,980,441 | 19,080,556 | 24,958,185 | 12,028,493 |
| O.D. | | | | 27,735 | 16,311 | | | | 10,000 | 58,997 | 6,005 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 17,792 | 15,465,724 | 6,052,357 | 5,359,550 | | 999,158 | 11,555,402 | 3,742,063 | 7,066,349 | 2,318,726 |
| 2011 | 402,216 | 165,208 | 9,534,932 | 5,263,214 | 5,676,965 | | 1,088,958 | 6,141,922 | 5,290,836 | 6,713,463 | 2,425,232 |
| 2012 | 317,662 | 97,220 | 10,879,063 | 5,437,955 | 5,005,672 | 171,039 | 159,261 | 6,914,037 | 3,910,982 | 5,250,361 | 2,226,396 |
| 2013 | 2,059 | 90,127 | 9,582,503 | 6,521,728 | 4,273,764 | 34,038 | 168,199 | 7,480,749 | 4,675,843 | 4,511,005 | 2,150,693 |
| 2014 | 3,331 | 190,613 | 10,846,217 | 6,068,033 | 5,115,096 | 15,256 | 602,571 | 8,286,495 | 4,638,950 | 5,134,553 | 2,695,364 |
| TOTAL | 725,268 | 560,960 | 56,308,439 | 29,343,287 | 25,431,047 | 220,333 | 3,018,147 | 40,378,605 | 22,258,674 | 28,675,731 | 11,816,411 |
| O.D. | 5 | 461 | 30,527 | 23,894 | 27,814 | 17 | 749 | 9,462 | 6,275 | 83,892 | 5,919 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 101,252,973 | 105,850,614 | 11,822,330 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -35,487,526 | -30,324,377 | 54,114 | | | |
| TOTAL LOSSES | 65,765,447 | 75,526,237 | 11,876,444 | | | |
| EXPECTED LOSSES | 71,414,801 | 86,177,224 | 14,194,639 | | | |
| CREDIBILITY | .49 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.042 | 1.197 | .188 | 2.427 | | |
| INDICATED (POST-TEST) | 1.324 | 1.521 | .239 | 3.084 | | |
| PRES. ON RATE LEVEL | 1.141 | 1.378 | .227 | 2.746 | | |
| DERIVED BY FORMULA | 1.231 | 1.521 | .239 | 2.991 | | |
| UNDERLYING PRES. RATE | 1.132 | 1.366 | .225 | 2.723 | | |
| PROPOSED | 1.231 | 1.521 | .239 | 2.991 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.850 |
| IND. RATES | | | | 2.85 | MINIMUM PREMIUM | |
| MAN. RATES | 2.86 | 2.55 | 2.70 | + 2.85 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 153,256 | 4,959,730 | 3.236 | | | 4 | 24 | 40 | 68 |
| 2011 | 149,817 | 2,818,204 | 1.881 | | | 3 | 21 | 41 | 65 |
| 2012 | 152,127 | 4,468,043 | 2.937 | | | 4 | 13 | 34 | 51 |
| 2013 | 151,793 | 2,160,390 | 1.423 | | | 2 | 13 | 38 | 53 |
| 2014 | 157,150 | 2,324,391 | 1.479 | | | | 11 | 36 | 47 |
| TOTAL | 764,143 | 16,730,758 | 2.189 | | | 13 | 82 | 189 | 284 |
| O.D. | | 6,034 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 961,019 | 659,000 | 181,103 | | | 1,836,838 | 586,410 | 264,244 | 471,116 |
| 2011 | | | 457,082 | 511,876 | 267,097 | | | 381,030 | 497,180 | 477,328 | 226,611 |
| 2012 | | | 809,201 | 397,903 | 182,727 | | | 2,053,723 | 270,265 | 452,946 | 301,278 |
| 2013 | | | 285,043 | 404,489 | 306,244 | | | 81,998 | 331,550 | 616,931 | 134,135 |
| 2014 | | | | 245,764 | 393,883 | | | | 166,961 | 1,311,399 | 206,384 |
| TOTAL | | | 2,512,345 | 2,219,032 | 1,331,054 | | | 4,353,589 | 1,852,366 | 3,122,848 | 1,339,524 |
| O.D. | | | | | | | | | | | 6,034 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 856,245 | 922,600 | 266,221 | | | 1,140,794 | 837,982 | 372,321 | 465,463 |
| 2011 | | 4,475 | 645,070 | 678,403 | 392,996 | | 22,078 | 825,073 | 621,782 | 641,870 | 220,039 |
| 2012 | 146 | 7,911 | 871,745 | 512,854 | 260,116 | 12,795 | 44,596 | 2,150,895 | 367,949 | 574,568 | 297,361 |
| 2013 | 133 | 6,316 | 644,896 | 496,924 | 390,758 | 1,796 | 10,407 | 439,875 | 389,619 | 675,506 | 131,452 |
| 2014 | 96 | 9,898 | 606,915 | 412,504 | 396,876 | 1,305 | 36,725 | 749,741 | 488,807 | 960,814 | 203,495 |
| TOTAL | 375 | 28,600 | 3,624,871 | 3,023,285 | 1,706,967 | 15,896 | 113,806 | 5,306,378 | 2,706,139 | 3,225,079 | 1,317,810 |
| O.D. | | | | | | | | | | | 5,905 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,089,926 | 10,661,470 | 1,323,715 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,778,217 | -2,884,452 | 5,701 | | | |
| TOTAL LOSSES | 6,311,709 | 7,777,018 | 1,329,416 | | | |
| EXPECTED LOSSES | 5,562,962 | 8,161,047 | 1,535,928 | | | |
| CREDIBILITY | .12 | .35 | .55 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .826 | 1.018 | .174 | 2.018 | | |
| INDICATED (POST-TEST) | 1.050 | 1.294 | .221 | 2.565 | | |
| PRES. ON RATE LEVEL | .734 | 1.077 | .203 | 2.014 | | |
| DERIVED BY FORMULA | .772 | 1.153 | .213 | 2.138 | | |
| UNDERLYING PRES. RATE | .728 | 1.068 | .201 | 1.997 | | |
| PROPOSED | .772 | 1.153 | .213 | 2.138 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.037 |
| IND. RATES | | | | 2.04 | MINIMUM PREMIUM | |
| MAN. RATES | 1.91 | 1.87 | 1.98 | + 2.04 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 130,520 | 6,437,028 | 4.931 | | | 11 | 19 | 96 | 126 |
| 2011 | 129,035 | 5,344,711 | 4.142 | | | 5 | 19 | 66 | 90 |
| 2012 | 126,131 | 6,091,798 | 4.829 | | | 7 | 26 | 57 | 90 |
| 2013 | 140,353 | 5,834,352 | 4.156 | 1 | | 5 | 40 | 84 | 130 |
| 2014 | 137,341 | 3,997,697 | 2.910 | | | 2 | 7 | 88 | 97 |
| TOTAL | 663,380 | 27,705,586 | 4.176 | 1 | | 30 | 111 | 391 | 533 |
| O.D. | | 219,455 | .033 | | | 1 | | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,820,943 | 633,648 | 892,618 | | | 1,076,867 | 621,260 | 922,625 | 469,067 |
| 2011 | | | 947,269 | 846,059 | 1,250,644 | | | 479,237 | 649,436 | 906,583 | 265,483 |
| 2012 | | | 1,190,826 | 1,215,945 | 699,762 | | | 615,575 | 1,282,411 | 764,006 | 323,273 |
| 2013 | 352,816 | | 780,967 | 1,360,087 | 624,512 | 2,000 | | 321,804 | 1,044,390 | 878,409 | 469,367 |
| 2014 | | | 299,385 | 443,413 | 966,030 | | | 143,944 | 217,806 | 1,504,200 | 422,919 |
| TOTAL | 352,816 | | 5,039,390 | 4,499,152 | 4,433,566 | 2,000 | | 2,637,427 | 3,815,303 | 4,975,823 | 1,950,109 |
| O.D. | | | 162,843 | | | | | 55,723 | | | 889 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,500,153 | 887,109 | 1,312,145 | | | 2,440,182 | 887,781 | 1,299,978 | 463,438 |
| 2011 | | 9,524 | 1,341,055 | 1,135,398 | 1,803,525 | | 27,961 | 1,044,291 | 816,272 | 1,211,470 | 257,784 |
| 2012 | 286 | 17,921 | 1,815,310 | 1,560,049 | 942,289 | 7,514 | 39,846 | 1,567,695 | 1,518,954 | 956,422 | 319,070 |
| 2013 | 583,567 | 18,182 | 1,853,610 | 1,603,393 | 851,343 | 10,138 | 31,366 | 1,339,308 | 1,114,083 | 1,014,080 | 459,980 |
| 2014 | 449 | 28,445 | 1,617,620 | 908,297 | 985,693 | 2,041 | 71,786 | 1,116,922 | 593,138 | 1,118,674 | 416,998 |
| TOTAL | 584,302 | 74,072 | 9,127,748 | 6,094,246 | 5,894,995 | 19,693 | 170,959 | 7,508,398 | 4,930,228 | 5,600,624 | 1,917,270 |
| O.D. | 40 | 1,558 | 206,495 | 3,583 | 6,386 | 680 | 2,167 | 109,329 | 2,002 | 1,976 | 878 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,805,441 | 22,534,040 | 1,918,148 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -7,129,197 | -5,377,868 | 7,063 | | | |
| TOTAL LOSSES | 10,676,244 | 17,156,172 | 1,925,211 | | | |
| EXPECTED LOSSES | 14,269,304 | 15,224,570 | 1,883,999 | | | |
| CREDIBILITY | .11 | .32 | .50 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.609 | 2.586 | .290 | 4.485 | | |
| INDICATED (POST-TEST) | 2.045 | 3.287 | .369 | 5.701 | | |
| PRES. ON RATE LEVEL | 2.170 | 2.315 | .286 | 4.771 | | |
| DERIVED BY FORMULA | 2.156 | 2.626 | .328 | 5.110 | | |
| UNDERLYING PRES. RATE | 2.151 | 2.295 | .284 | 4.730 | | |
| PROPOSED | 2.156 | 2.626 | .328 | 5.110 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.870 |
| IND. RATES | | | | 4.87 | MINIMUM PREMIUM | |
| MAN. RATES | 4.95 | 4.42 | 4.69 | + 4.87 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 2,661,597 | 27,030,097 | 1.015 | 2 | | 38 | 89 | 484 | 613 | |
| 2011 | 2,816,207 | 26,624,115 | .945 | 3 | | 34 | 83 | 406 | 526 | |
| 2012 | 2,893,821 | 28,622,563 | .989 | 1 | | 37 | 74 | 470 | 582 | |
| 2013 | 3,088,467 | 46,226,959 | 1.496 | 1 | 1 | 28 | 112 | 501 | 643 | |
| 2014 | 3,267,244 | 24,533,628 | .750 | 1 | | 17 | 68 | 509 | 594 | |
| TOTAL | 14,727,336 | 153,037,362 | 1.039 | 7 | 1 | 154 | 426 | 2370 | 2958 | |
| O.D. | | 106,723 | | | | | 1 | 2 | 3 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 229,202 | | 7,507,912 | 2,835,464 | 3,463,752 | 84,688 | | 3,272,423 | 2,305,440 | 4,525,530 | 2,805,686 |
| 2011 | 1,709,289 | | 6,055,719 | 2,813,517 | 3,237,492 | 15,034 | | 2,484,405 | 2,887,668 | 4,229,035 | 3,191,956 |
| 2012 | 431,538 | | 7,146,949 | 2,627,593 | 4,563,962 | | | 3,781,553 | 2,002,175 | 5,062,826 | 3,005,967 |
| 2013 | 448,747 | 1,800,906 | 5,617,261 | 4,852,851 | 4,511,208 | | 5,430,000 | 10,986,592 | 3,492,566 | 5,883,295 | 3,203,533 |
| 2014 | | | 3,046,519 | 2,360,754 | 5,468,494 | | | 1,356,727 | 2,338,823 | 6,834,364 | 3,127,947 |
| TOTAL | 2,818,776 | 1,800,906 | 29,374,360 | 15,490,179 | 21,244,908 | 99,722 | 5,430,000 | 21,881,700 | 13,026,672 | 26,535,050 | 15,335,089 |
| O.D. | | | | 32,727 | 28,127 | | | | 22,476 | 7,926 | 15,467 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 355,722 | | 10,062,223 | 3,969,648 | 5,091,711 | 276,760 | | 6,733,482 | 3,294,476 | 6,376,461 | 2,772,018 |
| 2011 | 1,435,891 | 58,459 | 8,290,720 | 3,779,814 | 4,738,149 | 19,928 | 144,660 | 5,364,323 | 3,636,673 | 5,653,280 | 3,099,389 |
| 2012 | 522,731 | 84,719 | 9,747,750 | 3,635,803 | 5,964,643 | 39,654 | 156,582 | 7,156,084 | 2,650,081 | 6,086,562 | 2,966,889 |
| 2013 | 743,894 | 257,493 | 10,051,144 | 6,178,924 | 5,746,725 | 36,107 | 947,730 | 7,911,250 | 4,175,816 | 6,589,082 | 3,139,462 |
| 2014 | 3,580 | 188,505 | 10,331,128 | 5,160,660 | 5,717,857 | 13,801 | 550,379 | 7,373,567 | 3,603,452 | 5,290,623 | 3,084,156 |
| TOTAL | 3,061,818 | 589,176 | 48,482,965 | 22,724,849 | 27,259,085 | 386,250 | 1,799,351 | 34,538,706 | 17,360,498 | 29,996,008 | 15,061,914 |
| O.D. | 5 | 304 | 24,556 | 39,011 | 34,543 | 47 | 363 | 13,294 | 21,490 | 11,889 | 15,135 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 88,896,835 | 97,447,373 | 15,077,049 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -32,063,264 | -28,809,360 | 70,121 | |
| TOTAL LOSSES | 56,833,571 | 68,638,013 | 15,147,170 | |
| EXPECTED LOSSES | 64,800,279 | 82,178,535 | 17,967,351 | |
| CREDIBILITY | .86 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .386 | .466 | .103 | .955 |
| INDICATED (POST-TEST) | .491 | .592 | .131 | 1.214 |
| PRES. ON RATE LEVEL | .444 | .563 | .123 | 1.130 |
| DERIVED BY FORMULA | .484 | .592 | .131 | 1.207 |
| UNDERLYING PRES. RATE | .440 | .558 | .122 | 1.120 |
| PROPOSED | .484 | .592 | .131 | 1.207 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.150 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.15 | MINIMUM PREMIUM | |
| MAN. RATES | 1.11 | 1.05 | 1.11 | + 1.15 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 109,808 | 1,545,700 | 1.407 | | | 1 | 12 | 17 | 30 |
| 2011 | 121,532 | 1,077,044 | .886 | | | | 9 | 22 | 31 |
| 2012 | 127,999 | 2,151,029 | 1.680 | | | | 9 | 6 | 16 |
| 2013 | 134,976 | 1,795,108 | 1.329 | | 1 | 1 | 2 | 8 | 12 |
| 2014 | 141,949 | 700,398 | .493 | | | | 1 | 17 | 18 |
| TOTAL | 636,264 | 7,269,279 | 1.142 | | 1 | 3 | 33 | 70 | 107 |
| O.D. | | 581 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|----------------|------------------|----------------|---------|---------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 135,020 | 410,714 | 177,929 | | | 156,089 | 332,339 | 212,946 | 120,663 |
| 2011 | | | | 258,340 | 249,116 | | | | 300,857 | 175,757 | 92,974 |
| 2012 | | | 384,694 | 310,278 | 218,425 | | | 141,434 | 193,671 | 775,542 | 126,985 |
| 2013 | | 721,989 | 447,784 | 36,402 | 86,500 | | 70,000 | 102,472 | 129,397 | 85,324 | 115,240 |
| 2014 | | | | 94,987 | 202,314 | | | | 78,488 | 278,240 | 46,369 |
| TOTAL | | 721,989 | 967,498 | 1,110,721 | 934,284 | | 70,000 | 399,995 | 1,034,752 | 1,527,809 | 502,231 |
| O.D. | | | | | | | | | | | 581 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 185,382 | 574,999 | 261,555 | | | 353,698 | 474,913 | 300,041 | 119,215 |
| 2011 | | 152 | 22,440 | 342,712 | 356,851 | | 110 | 29,263 | 371,836 | 235,693 | 90,278 |
| 2012 | 91 | 5,394 | 569,214 | 402,062 | 292,689 | 1,722 | 8,808 | 368,306 | 264,625 | 915,847 | 125,334 |
| 2013 | 153 | 786,883 | 712,680 | 83,027 | 142,554 | 1,329 | 125,681 | 291,829 | 140,454 | 105,713 | 112,935 |
| 2014 | 42 | 4,567 | 277,483 | 185,053 | 199,118 | 351 | 11,027 | 199,497 | 130,428 | 208,549 | 45,720 |
| TOTAL | 286 | 796,996 | 1,767,199 | 1,587,853 | 1,252,767 | 3,402 | 145,626 | 1,242,593 | 1,382,256 | 1,765,843 | 493,482 |
| O.D. | | | | | | | | | | | 564 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,956,102 | 5,988,719 | 494,046 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,032,295 | -1,583,282 | 3,248 | |
| TOTAL LOSSES | 2,923,807 | 4,405,437 | 497,294 | |
| EXPECTED LOSSES | 2,093,308 | 4,523,837 | 827,144 | |
| CREDIBILITY | .11 | .31 | .48 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .460 | .692 | .078 | 1.230 |
| INDICATED (POST-TEST) | .585 | .880 | .099 | 1.564 |
| PRES. ON RATE LEVEL | .332 | .717 | .131 | 1.180 |
| DERIVED BY FORMULA | .360 | .768 | .116 | 1.244 |
| UNDERLYING PRES. RATE | .329 | .711 | .130 | 1.170 |
| PROPOSED | .360 | .768 | .116 | 1.244 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.185 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.19 | MINIMUM PREMIUM | |
| MAN. RATES | 1.06 | 1.09 | 1.16 | + 1.19 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 47,221 | 757,192 | 1.603 | | | 1 | 2 | 7 | 10 |
| 2011 | 44,447 | 766,768 | 1.725 | | | | 3 | 10 | 13 |
| 2012 | 40,046 | 602,014 | 1.503 | | | | 4 | 9 | 13 |
| 2013 | 44,645 | 896,168 | 2.007 | 1 | | | 8 | 16 | 25 |
| 2014 | 50,166 | 1,304,652 | 2.600 | | | | 1 | 33 | 34 |
| TOTAL | 226,525 | 4,326,794 | 1.910 | 1 | | 1 | 18 | 75 | 95 |
| O.D. | | 1,562 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|----------------|------------------|----------------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 219,576 | 105,739 | 32,308 | | | 253,857 | 57,452 | 62,309 | 25,951 |
| 2011 | | | | 122,465 | 304,589 | | | | 149,366 | 153,835 | 36,513 |
| 2012 | | | | 34,118 | 169,071 | | | | 36,033 | 289,091 | 73,701 |
| 2013 | 102,387 | | | 23,297 | 51,835 | 251,008 | | | 184,151 | 134,521 | 148,969 |
| 2014 | | | | 75,716 | 582,810 | | | | 43,290 | 487,217 | 115,619 |
| TOTAL | 102,387 | | 219,576 | 361,335 | 1,140,613 | 251,008 | | 253,857 | 470,292 | 1,126,973 | 400,753 |
| O.D. | | | | | | | | | | | 1,562 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|----------------|----------------|------------------|----------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 301,478 | 148,035 | 47,493 | | | 575,240 | 82,099 | 87,793 | 25,640 |
| 2011 | | 144 | 15,346 | 165,422 | 434,356 | | 98 | 15,489 | 185,617 | 204,814 | 35,454 |
| 2012 | | 380 | 21,676 | 51,271 | 209,079 | | 814 | 24,890 | 55,637 | 338,284 | 72,743 |
| 2013 | 169,243 | 323 | 25,871 | 32,548 | 59,201 | 549,076 | 3,369 | 128,224 | 189,751 | 153,769 | 145,990 |
| 2014 | 92 | 9,880 | 582,484 | 363,169 | 543,622 | 457 | 12,230 | 260,950 | 169,966 | 354,920 | 114,000 |
| TOTAL | 169,335 | 10,727 | 946,855 | 760,445 | 1,293,751 | 549,533 | 16,511 | 1,004,793 | 683,070 | 1,139,580 | 393,827 |
| O.D. | | | | | | | | | | | 1,542 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,697,754 | 3,876,846 | 395,369 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,142,512 | -620,076 | 969 | |
| TOTAL LOSSES | 1,555,242 | 3,256,770 | 396,338 | |
| EXPECTED LOSSES | 2,283,373 | 1,760,099 | 251,442 | |
| CREDIBILITY | .05 | .16 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .687 | 1.438 | .175 | 2.300 |
| INDICATED (POST-TEST) | .873 | 1.828 | .222 | 2.923 |
| PRES. ON RATE LEVEL | 1.016 | .784 | .112 | 1.912 |
| DERIVED BY FORMULA | 1.009 | .951 | .138 | 2.098 |
| UNDERLYING PRES. RATE | 1.008 | .777 | .111 | 1.896 |
| PROPOSED | 1.009 | .951 | .138 | 2.098 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.999 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.00 | MINIMUM PREMIUM | |
| MAN. RATES | 1.91 | 1.77 | 1.88 | + 2.00 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 76,306 | 2,197,179 | 2.879 | | | 76,306 | | | 1 | 12 | 63 | 76 |
| 2011 | 77,567 | 4,745,293 | 6.117 | | | 77,567 | | | 7 | 21 | 64 | 92 |
| 2012 | 81,286 | 3,855,539 | 4.743 | | | 81,286 | | | 7 | 18 | 66 | 91 |
| 2013 | 84,842 | 4,024,495 | 4.743 | | | 84,842 | 1 | | 5 | 12 | 85 | 103 |
| 2014 | 84,800 | 3,659,266 | 4.315 | | | 84,800 | | | 3 | 4 | 86 | 93 |
| TOTAL | 404,801 | 18,481,772 | 4.566 | | | 404,801 | 1 | | 23 | 67 | 364 | 455 |
| O.D. | | 79,113 | .019 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 228,549 | 354,146 | 464,480 | | | 62,308 | 204,458 | 653,241 | 229,997 |
| 2011 | | | 1,416,520 | 773,945 | 354,340 | | | 521,778 | 874,635 | 504,796 | 299,279 |
| 2012 | | | 1,239,563 | 399,750 | 342,285 | | | 639,841 | 316,298 | 631,559 | 286,243 |
| 2013 | 60,000 | | 1,013,980 | 486,857 | 482,642 | 3,000 | | 323,851 | 573,142 | 732,828 | 348,195 |
| 2014 | | | 523,432 | 283,146 | 942,852 | | | 184,077 | 137,208 | 1,384,100 | 204,451 |
| TOTAL | 60,000 | | 4,422,044 | 2,297,844 | 2,586,599 | 3,000 | | 1,731,855 | 2,105,741 | 3,906,524 | 1,368,165 |
| O.D. | | | | | 38,113 | | | | | 41,000 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 313,798 | 495,804 | 682,784 | | | 141,190 | 292,169 | 920,419 | 227,237 |
| 2011 | | 13,550 | 1,936,380 | 1,029,640 | 536,508 | | 30,129 | 1,144,916 | 1,087,010 | 685,181 | 290,600 |
| 2012 | 295 | 14,141 | 1,682,063 | 537,732 | 481,186 | 7,800 | 29,425 | 1,368,612 | 414,650 | 769,850 | 282,522 |
| 2013 | 99,537 | 14,112 | 1,613,054 | 652,034 | 646,675 | 11,286 | 23,489 | 1,045,465 | 650,726 | 829,255 | 341,231 |
| 2014 | 605 | 30,530 | 1,649,452 | 783,836 | 967,531 | 1,952 | 71,192 | 1,051,739 | 512,358 | 1,027,385 | 201,589 |
| TOTAL | 100,437 | 72,333 | 7,194,747 | 3,499,046 | 3,314,684 | 21,038 | 154,235 | 4,751,922 | 2,956,913 | 4,232,090 | 1,343,179 |
| O.D. | 6 | 565 | 32,666 | 19,499 | 34,799 | 31 | 762 | 18,541 | 12,044 | 29,469 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,347,283 | 14,098,544 | 1,343,179 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,479,449 | -3,260,187 | 5,506 | | | |
| TOTAL LOSSES | 7,867,834 | 10,838,357 | 1,348,685 | | | |
| EXPECTED LOSSES | 9,010,870 | 9,253,751 | 1,457,284 | | | |
| CREDIBILITY | .08 | .23 | .36 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.944 | 2.677 | .333 | 4.954 | | |
| INDICATED (POST-TEST) | 2.471 | 3.402 | .423 | 6.296 | | |
| PRES. ON RATE LEVEL | 2.245 | 2.306 | .363 | 4.914 | | |
| DERIVED BY FORMULA | 2.263 | 2.558 | .385 | 5.206 | | |
| UNDERLYING PRES. RATE | 2.226 | 2.286 | .360 | 4.872 | | |
| PROPOSED | 2.263 | 2.558 | .385 | 5.206 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.961 |
| IND. RATES | | | | 4.96 | MINIMUM PREMIUM | |
| MAN. RATES | 4.85 | 4.55 | 4.83 | + 4.96 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 83,352 | 3,394,615 | 4.072 | | | 83,352 | | | 3 | 17 | 20 | 40 |
| 2011 | 87,341 | 3,297,798 | 3.775 | | | 87,341 | 1 | | 4 | 12 | 34 | 51 |
| 2012 | 88,919 | 3,431,154 | 3.858 | | | 88,919 | | | 3 | 16 | 34 | 53 |
| 2013 | 97,225 | 3,338,267 | 3.433 | | | 97,225 | | | 2 | 15 | 50 | 67 |
| 2014 | 98,307 | 2,136,901 | 2.173 | | | 98,307 | | | 2 | 9 | 36 | 47 |
| TOTAL | 455,144 | 15,598,735 | 3.427 | | | 455,144 | 1 | | 14 | 69 | 174 | 258 |
| O.D. | | 32,529 | .007 | | | | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 626,914 | 618,677 | 133,075 | | | 129,532 | 1,480,571 | 193,527 | 212,319 |
| 2011 | 797,183 | | 623,033 | 368,009 | 297,118 | 120,159 | | 267,457 | 365,190 | 290,367 | 169,282 |
| 2012 | | | 552,151 | 718,905 | 244,390 | | | 708,458 | 487,962 | 466,745 | 252,543 |
| 2013 | | | 693,528 | 639,620 | 419,638 | | | 95,622 | 468,104 | 761,423 | 260,332 |
| 2014 | | | 303,276 | 356,428 | 415,755 | | | 80,679 | 252,184 | 428,027 | 300,552 |
| TOTAL | 797,183 | | 2,798,902 | 2,701,639 | 1,509,976 | 120,159 | | 1,281,748 | 3,054,011 | 2,140,089 | 1,195,028 |
| O.D. | | | | 16,532 | | | | | 14,428 | | 1,569 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 860,753 | 839,771 | 195,621 | | | 293,519 | 1,931,665 | 272,680 | 209,771 |
| 2011 | 883,920 | 6,017 | 856,975 | 491,304 | 437,129 | 126,933 | 15,466 | 579,941 | 455,659 | 391,826 | 164,373 |
| 2012 | 115 | 8,271 | 781,850 | 908,209 | 340,124 | 6,698 | 27,668 | 1,224,242 | 598,213 | 580,352 | 249,260 |
| 2013 | 285 | 11,977 | 1,296,235 | 790,279 | 564,277 | 2,282 | 13,557 | 567,024 | 536,357 | 837,388 | 255,125 |
| 2014 | 366 | 18,958 | 1,054,631 | 552,548 | 470,552 | 1,044 | 42,324 | 560,482 | 291,193 | 342,822 | 296,344 |
| TOTAL | 884,686 | 45,223 | 4,850,444 | 3,582,111 | 2,007,703 | 136,957 | 99,015 | 3,225,208 | 3,813,087 | 2,425,068 | 1,174,873 |
| O.D. | | 4 | 1,034 | 21,677 | 168 | | | 1,283 | 17,705 | 187 | 1,545 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,243,854 | 11,867,706 | 1,176,418 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,707,137 | -2,578,305 | 4,469 | |
| TOTAL LOSSES | 6,536,717 | 9,289,401 | 1,180,887 | |
| EXPECTED LOSSES | 5,457,177 | 7,336,921 | 1,160,618 | |
| CREDIBILITY | .08 | .25 | .39 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.436 | 2.041 | .259 | 3.736 |
| INDICATED (POST-TEST) | 1.825 | 2.594 | .329 | 4.748 |
| PRES. ON RATE LEVEL | 1.209 | 1.626 | .257 | 3.092 |
| DERIVED BY FORMULA | 1.258 | 1.868 | .285 | 3.411 |
| UNDERLYING PRES. RATE | 1.199 | 1.612 | .255 | 3.066 |
| PROPOSED | 1.258 | 1.868 | .285 | 3.411 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.251 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.25 | MINIMUM PREMIUM | |
| MAN. RATES | 2.95 | 2.87 | 3.04 | + 3.25 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 36,818 | 1,837,378 | 4.990 | | | 3 | 6 | 28 | 37 | |
| 2011 | 49,542 | 1,605,533 | 3.240 | | | 2 | 5 | 34 | 41 | |
| 2012 | 48,798 | 2,028,370 | 4.156 | | | 1 | 2 | 40 | 43 | |
| 2013 | 57,626 | 2,735,154 | 4.746 | 1 | | | 9 | 54 | 64 | |
| 2014 | 61,832 | 2,444,572 | 3.953 | | | | 7 | 53 | 60 | |
| TOTAL | 254,616 | 10,651,007 | 4.183 | 1 | | 6 | 29 | 209 | 245 | |
| O.D. | | 183,531 | .072 | | | | 1 | | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|----------------|------------------|------------------|---------------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 446,814 | 407,199 | 301,125 | | | 76,752 | 126,795 | 338,171 | 140,522 |
| 2011 | | | 246,219 | 354,635 | 252,902 | | | 78,683 | 142,488 | 311,481 | 219,125 |
| 2012 | | | 142,998 | 178,677 | 792,258 | | | 69,503 | 59,134 | 582,348 | 203,452 |
| 2013 | 3,000 | | | 490,910 | 681,132 | 55,197 | | | 295,623 | 866,992 | 342,300 |
| 2014 | | | | 244,503 | 737,348 | | | | 154,538 | 987,269 | 320,914 |
| TOTAL | 3,000 | | 836,031 | 1,675,924 | 2,764,765 | 55,197 | | 224,938 | 778,578 | 3,086,261 | 1,226,313 |
| O.D. | | | | 84,214 | | | | | 98,261 | | 1,056 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 613,476 | 570,078 | 442,654 | | | 173,920 | 181,190 | 476,481 | 138,836 |
| 2011 | | 2,468 | 355,172 | 470,632 | 367,527 | | 4,684 | 176,983 | 180,493 | 413,850 | 212,770 |
| 2012 | 34 | 3,232 | 286,700 | 266,513 | 985,841 | 846 | 4,186 | 183,173 | 99,265 | 683,450 | 200,807 |
| 2013 | 5,029 | 5,571 | 442,898 | 627,574 | 791,697 | 121,695 | 7,707 | 305,893 | 376,869 | 930,270 | 335,454 |
| 2014 | 143 | 14,959 | 899,878 | 587,134 | 710,299 | 1,037 | 29,804 | 591,494 | 385,884 | 726,473 | 316,421 |
| TOTAL | 5,206 | 26,230 | 2,598,124 | 2,521,931 | 3,298,018 | 123,578 | 46,381 | 1,431,463 | 1,223,701 | 3,230,524 | 1,204,288 |
| O.D. | | | | 117,900 | | | | | 140,415 | | 1,038 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,230,982 | 10,532,489 | 1,205,326 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,603,571 | -2,597,332 | 4,340 | |
| TOTAL LOSSES | 627,411 | 7,935,157 | 1,209,666 | |
| EXPECTED LOSSES | 7,386,409 | 7,490,803 | 1,043,926 | |
| CREDIBILITY | .06 | .17 | .26 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .246 | 3.117 | .475 | 3.838 |
| INDICATED (POST-TEST) | .313 | 3.962 | .604 | 4.879 |
| PRES. ON RATE LEVEL | 2.926 | 2.967 | .414 | 6.307 |
| DERIVED BY FORMULA | 2.769 | 3.136 | .463 | 6.368 |
| UNDERLYING PRES. RATE | 2.901 | 2.942 | .410 | 6.253 |
| PROPOSED | 2.742 | 3.106 | .459 | 6.307 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.011 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 6.01 | MINIMUM PREMIUM | |
| MAN. RATES | 6.56 | 5.85 | 6.20 | + 6.01 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 477,952 | 16,201,979 | 3.389 | 2 | | 28 | 42 | 210 | 282 |
| 2011 | 500,999 | 17,663,986 | 3.525 | 1 | | 22 | 41 | 193 | 257 |
| 2012 | 514,642 | 13,749,216 | 2.671 | 1 | | 17 | 45 | 201 | 264 |
| 2013 | 534,006 | 16,114,759 | 3.017 | 3 | | 21 | 46 | 215 | 285 |
| 2014 | 557,692 | 16,099,200 | 2.886 | 2 | | 9 | 42 | 253 | 306 |
| TOTAL | 2,585,291 | 79,829,140 | 3.088 | 9 | | 97 | 216 | 1072 | 1394 |
| O.D. | | 52,666 | .002 | | | | 2 | 1 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|-------------------|-------------------|------------------|----------------|---------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 587,235 | | 5,592,233 | 1,717,576 | 1,897,051 | 67,977 | | 1,822,675 | 1,161,866 | 2,341,314 | 1,014,052 |
| 2011 | 676,252 | | 4,283,475 | 1,931,206 | 1,441,566 | 687 | | 5,138,620 | 1,248,337 | 1,847,264 | 1,096,579 |
| 2012 | 34,805 | | 2,887,251 | 2,145,833 | 1,917,467 | 3,250 | | 1,569,878 | 1,948,815 | 2,075,565 | 1,166,352 |
| 2013 | 591,582 | | 3,883,468 | 2,323,083 | 1,910,327 | 270,455 | | 1,827,472 | 1,741,229 | 2,322,202 | 1,244,941 |
| 2014 | 1,062,898 | | 1,364,376 | 2,059,684 | 2,774,850 | 3,641 | | 1,257,689 | 1,665,395 | 4,586,164 | 1,324,503 |
| TOTAL | 2,952,772 | | 18,010,803 | 10,177,382 | 9,941,261 | 346,010 | | 11,616,334 | 7,765,642 | 13,172,509 | 5,846,427 |
| O.D. | | | | 13,669 | 116 | | | | 27,335 | 607 | 10,939 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 911,389 | | 7,678,138 | 2,404,606 | 2,788,667 | 222,149 | | 4,130,183 | 1,660,305 | 3,298,911 | 1,001,883 |
| 2011 | 940,839 | 36,231 | 5,162,805 | 2,579,601 | 2,135,485 | 911 | 170,497 | 6,156,345 | 1,594,573 | 2,498,375 | 1,064,778 |
| 2012 | 42,714 | 40,003 | 4,259,830 | 2,807,992 | 2,533,917 | 29,925 | 86,454 | 3,677,581 | 2,377,432 | 2,542,197 | 1,151,189 |
| 2013 | 979,307 | 57,311 | 6,448,520 | 3,001,837 | 2,579,255 | 613,797 | 102,683 | 4,749,019 | 2,053,464 | 2,674,364 | 1,220,042 |
| 2014 | 1,349,748 | 105,779 | 6,002,375 | 3,329,858 | 2,993,516 | 13,216 | 443,198 | 5,463,927 | 2,389,380 | 3,275,188 | 1,305,960 |
| TOTAL | 4,223,997 | 239,324 | 29,551,668 | 14,123,894 | 13,030,840 | 879,998 | 802,832 | 24,177,055 | 10,075,154 | 14,289,035 | 5,743,852 |
| O.D. | | 4 | 953 | 17,982 | 245 | | 10 | 2,702 | 33,722 | 792 | 10,725 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 59,878,543 | 51,571,664 | 5,754,577 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -20,977,894 | -13,531,367 | 25,183 | | | |
| TOTAL LOSSES | 38,900,649 | 38,040,297 | 5,779,760 | | | |
| EXPECTED LOSSES | 42,295,361 | 38,494,982 | 6,566,639 | | | |
| CREDIBILITY | .27 | .79 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.505 | 1.471 | .224 | 3.200 | | |
| INDICATED (POST-TEST) | 1.913 | 1.870 | .285 | 4.068 | | |
| PRES. ON RATE LEVEL | 1.650 | 1.502 | .256 | 3.408 | | |
| DERIVED BY FORMULA | 1.721 | 1.793 | .285 | 3.799 | | |
| UNDERLYING PRES. RATE | 1.636 | 1.489 | .254 | 3.379 | | |
| PROPOSED | 1.721 | 1.793 | .285 | 3.799 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.620 |
| IND. RATES | | | | 3.62 | MINIMUM PREMIUM | |
| MAN. RATES | 3.54 | 3.16 | 3.35 | + 3.62 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 95,702 | 4,040,618 | 4.222 | | | 95,702 | | | 5 | 14 | 64 | 83 |
| 2011 | 109,947 | 5,094,003 | 4.633 | | | 109,947 | | | 11 | 14 | 42 | 67 |
| 2012 | 113,264 | 3,360,471 | 2.966 | | | 113,264 | | | 1 | 22 | 54 | 77 |
| 2013 | 115,979 | 3,228,012 | 2.783 | | | 115,979 | | | 4 | 13 | 57 | 74 |
| 2014 | 122,235 | 3,991,794 | 3.265 | | | 122,235 | 1 | | | 6 | 43 | 50 |
| TOTAL | 557,127 | 19,714,898 | 3.539 | | | 557,127 | 1 | | 21 | 69 | 260 | 351 |
| O.D. | | 14,106 | .002 | | | | | | | | | |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|---------|------------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 872,455 | 772,120 | 374,892 | | | 880,600 | 295,617 | 645,429 | 199,505 |
| 2011 | | | 2,053,629 | 473,139 | 259,451 | | | 1,494,444 | 236,337 | 366,387 | 210,616 |
| 2012 | | | 195,203 | 823,986 | 572,400 | | | 30,822 | 738,276 | 712,869 | 286,915 |
| 2013 | | | 737,289 | 480,688 | 445,597 | | | 280,118 | 381,061 | 639,743 | 263,516 |
| 2014 | 7,705 | | | 337,292 | 393,001 | 1,999,490 | | | 354,651 | 605,797 | 293,858 |
| TOTAL | 7,705 | | 3,858,576 | 2,887,225 | 2,045,341 | 1,999,490 | | 2,685,984 | 2,005,942 | 2,970,225 | 1,254,410 |
| O.D. | | | | | | | | | | | 14,106 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|---------------|------------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,161,091 | 1,080,967 | 551,091 | | | 1,917,223 | 422,437 | 909,407 | 197,111 |
| 2011 | | 17,718 | 2,521,344 | 636,637 | 406,534 | | 59,864 | 2,145,562 | 307,798 | 502,460 | 204,508 |
| 2012 | 47 | 6,426 | 463,016 | 1,049,117 | 735,433 | 376 | 10,736 | 282,770 | 876,678 | 857,450 | 283,185 |
| 2013 | 279 | 11,419 | 1,266,970 | 624,542 | 584,564 | 3,864 | 18,534 | 838,223 | 454,640 | 715,622 | 258,246 |
| 2014 | 7,295 | 11,364 | 706,446 | 490,629 | 409,948 | 1,114,558 | 37,740 | 606,864 | 397,939 | 474,044 | 289,744 |
| TOTAL | 7,621 | 46,927 | 6,118,867 | 3,881,892 | 2,687,570 | 1,118,798 | 126,874 | 5,790,642 | 2,459,492 | 3,458,983 | 1,232,794 |
| O.D. | | | | | | | | | | | 13,910 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 13,209,729 | 12,487,937 | 1,246,704 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,548,813 | -2,966,630 | 5,951 | |
| TOTAL LOSSES | 6,660,916 | 9,521,307 | 1,252,655 | |
| EXPECTED LOSSES | 13,270,766 | 8,462,759 | 1,532,099 | |
| CREDIBILITY | .10 | .28 | .44 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.196 | 1.709 | .225 | 3.130 |
| INDICATED (POST-TEST) | 1.520 | 2.172 | .286 | 3.978 |
| PRES. ON RATE LEVEL | 2.403 | 1.532 | .277 | 4.212 |
| DERIVED BY FORMULA | 2.315 | 1.711 | .281 | 4.307 |
| UNDERLYING PRES. RATE | 2.382 | 1.519 | .275 | 4.176 |
| PROPOSED | 2.264 | 1.673 | .275 | 4.212 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.014 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.01 | MINIMUM PREMIUM | |
| MAN. RATES | 4.37 | 3.90 | 4.14 | + 4.01 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 86,978 | 3,253,892 | 3.741 | 1 | | 2 | 19 | 50 | 72 |
| 2011 | 97,884 | 5,775,131 | 5.899 | 1 | | 10 | 15 | 63 | 89 |
| 2012 | 93,898 | 3,010,229 | 3.205 | | | 5 | 7 | 39 | 51 |
| 2013 | 87,236 | 3,969,627 | 4.550 | | | 5 | 13 | 47 | 65 |
| 2014 | 85,379 | 3,586,403 | 4.200 | 1 | | 2 | 6 | 52 | 61 |
| TOTAL | 451,375 | 19,595,282 | 4.341 | 3 | | 24 | 60 | 251 | 338 |
| O.D. | | 833 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,865 | | 366,348 | 902,803 | 231,267 | 80,267 | | 181,750 | 712,401 | 548,321 | 228,870 |
| 2011 | 2,365 | | 1,525,352 | 704,312 | 599,295 | 1,204 | | 1,542,489 | 387,549 | 733,201 | 279,364 |
| 2012 | | | 897,806 | 228,410 | 437,968 | | | 513,091 | 99,707 | 481,234 | 352,013 |
| 2013 | | | 803,163 | 535,900 | 440,863 | | | 931,284 | 507,394 | 501,775 | 249,248 |
| 2014 | 209,578 | | 300,061 | 192,125 | 743,347 | 500 | | 763,240 | 132,893 | 1,057,736 | 186,923 |
| TOTAL | 213,808 | | 3,892,730 | 2,563,550 | 2,452,740 | 81,971 | | 3,931,854 | 1,839,944 | 3,322,267 | 1,296,418 |
| O.D. | | | | | | | | | | | 833 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 2,894 | | 502,995 | 1,263,922 | 339,965 | 262,313 | | 411,845 | 1,018,022 | 772,588 | 226,124 |
| 2011 | 3,290 | 14,351 | 2,040,532 | 942,725 | 885,461 | 1,596 | 79,228 | 2,845,018 | 502,847 | 993,379 | 271,262 |
| 2012 | 213 | 10,217 | 1,222,716 | 324,779 | 580,745 | 6,261 | 21,776 | 1,057,957 | 156,203 | 582,695 | 347,437 |
| 2013 | 312 | 12,377 | 1,375,919 | 687,304 | 588,297 | 10,417 | 43,925 | 2,093,489 | 610,129 | 621,424 | 244,263 |
| 2014 | 267,353 | 19,983 | 1,104,711 | 573,509 | 738,680 | 3,430 | 140,777 | 1,536,328 | 458,000 | 829,957 | 184,306 |
| TOTAL | 274,062 | 56,928 | 6,246,873 | 3,792,239 | 3,133,148 | 284,017 | 285,706 | 7,944,637 | 2,745,201 | 3,800,043 | 1,273,392 |
| O.D. | | | | | | | | | | | 822 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 15,092,223 | 13,470,631 | 1,274,214 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -7,269,319 | -3,405,649 | 5,076 | | | |
| TOTAL LOSSES | 7,822,904 | 10,064,982 | 1,279,290 | | | |
| EXPECTED LOSSES | 14,529,762 | 9,578,177 | 1,430,858 | | | |
| CREDIBILITY | .08 | .25 | .39 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.733 | 2.230 | .283 | 4.246 | | |
| INDICATED (POST-TEST) | 2.203 | 2.834 | .360 | 5.397 | | |
| PRES. ON RATE LEVEL | 3.247 | 2.140 | .320 | 5.707 | | |
| DERIVED BY FORMULA | 3.163 | 2.314 | .336 | 5.813 | | |
| UNDERLYING PRES. RATE | 3.219 | 2.122 | .317 | 5.658 | | |
| PROPOSED | 3.105 | 2.272 | .330 | 5.707 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.439 |
| IND. RATES | | | | 5.44 | MINIMUM PREMIUM | |
| MAN. RATES | 5.77 | 5.29 | 5.61 | + 5.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 23,914 | 1,301,693 | 5.443 | | | 3 | 2 | 14 | 19 |
| 2011 | 25,888 | 2,991,072 | 11.553 | | 1 | 1 | 9 | 13 | 24 |
| 2012 | 26,178 | 1,298,200 | 4.959 | | | 3 | 3 | 15 | 21 |
| 2013 | 24,673 | 1,638,539 | 6.641 | | 1 | | 3 | 16 | 20 |
| 2014 | 26,400 | 400,347 | 1.516 | | | | 4 | 7 | 11 |
| TOTAL | 127,053 | 7,629,851 | 6.005 | | 2 | 7 | 21 | 65 | 95 |
| O.D. | | 9,740 | .007 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|----------------|---------|------------------|----------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 531,408 | 160,944 | 37,351 | | | 303,120 | 96,619 | 110,295 | 61,956 |
| 2011 | | 298,528 | 199,213 | 511,957 | 163,646 | | 799,487 | 31,407 | 804,954 | 104,594 | 77,286 |
| 2012 | | | 413,008 | 150,367 | 261,999 | | | 138,015 | 89,229 | 167,178 | 78,404 |
| 2013 | | 559,461 | | 235,849 | 107,221 | | 250,000 | | 284,478 | 167,246 | 34,284 |
| 2014 | | | | 133,830 | 56,414 | | | | 118,945 | 49,595 | 41,563 |
| TOTAL | | 857,989 | 1,143,629 | 1,192,947 | 626,631 | | 1,049,487 | 472,542 | 1,394,225 | 598,908 | 293,493 |
| O.D. | | | | | 7,627 | | | | | | 2,113 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|----------------|--------------|------------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 729,623 | 225,322 | 54,906 | | | 686,870 | 138,068 | 155,405 | 61,213 |
| 2011 | | 198,650 | 307,827 | 675,204 | 241,405 | | 883,980 | 170,329 | 989,683 | 149,819 | 75,045 |
| 2012 | 96 | 4,989 | 576,866 | 208,433 | 342,934 | 1,682 | 6,633 | 302,126 | 114,889 | 202,865 | 77,385 |
| 2013 | 34 | 567,694 | 252,916 | 274,748 | 144,078 | 719 | 403,675 | 238,137 | 289,079 | 197,323 | 33,598 |
| 2014 | 32 | 3,046 | 195,011 | 143,760 | 71,780 | 243 | 9,836 | 134,087 | 88,343 | 48,601 | 40,981 |
| TOTAL | 162 | 774,379 | 2,062,243 | 1,527,467 | 855,103 | 2,644 | 1,304,124 | 1,531,549 | 1,620,062 | 754,013 | 288,222 |
| O.D. | | 10 | 670 | 420 | 9,388 | | | | | | 2,052 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,675,781 | 4,766,453 | 290,274 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,055,481 | -929,148 | 2,382 | | | |
| TOTAL LOSSES | 3,620,300 | 3,837,305 | 292,656 | | | |
| EXPECTED LOSSES | 4,135,575 | 2,633,808 | 637,806 | | | |
| CREDIBILITY | .04 | .11 | .17 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.849 | 3.020 | .230 | 6.099 | | |
| INDICATED (POST-TEST) | 3.621 | 3.838 | .292 | 7.751 | | |
| PRES. ON RATE LEVEL | 3.283 | 2.091 | .506 | 5.880 | | |
| DERIVED BY FORMULA | 3.297 | 2.283 | .470 | 6.050 | | |
| UNDERLYING PRES. RATE | 3.255 | 2.073 | .502 | 5.830 | | |
| PROPOSED | 3.297 | 2.283 | .470 | 6.050 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.766 |
| IND. RATES | | | | 5.77 | MINIMUM PREMIUM | |
| MAN. RATES | 5.91 | 5.45 | 5.78 | + 5.77 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,649 | 363,907 | 5.473 | | | 6,649 | | | 1 | 2 | 5 | 8 |
| 2011 | 8,925 | 430,644 | 4.825 | | | 8,925 | | | 1 | 1 | | 2 |
| 2012 | 8,657 | 353,691 | 4.085 | | | 8,657 | | | 1 | 3 | 5 | 9 |
| 2013 | 8,360 | 201,806 | 2.413 | | | 8,360 | | | | 1 | 3 | 4 |
| 2014 | 8,601 | 971,741 | 11.298 | | | 8,601 | | | 1 | 2 | 3 | 6 |
| TOTAL | 41,192 | 2,321,789 | 5.637 | | | 41,192 | | | 4 | 9 | 16 | 29 |
| O.D. | | 1,669 | .004 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 128,418 | 63,316 | 19,896 | | | 62,840 | 30,366 | 31,782 | 27,289 |
| 2011 | | | 327,829 | 30,268 | | | | 59,651 | 4,089 | | 8,807 |
| 2012 | | | 159,626 | 49,791 | 27,068 | | | 65,021 | 34,262 | 11,268 | 6,655 |
| 2013 | | | | 44,111 | 33,287 | | | | 43,935 | 44,266 | 36,207 |
| 2014 | | | 155,888 | 205,200 | 34,708 | | | 150,000 | 218,279 | 172,786 | 34,880 |
| TOTAL | | | 771,761 | 392,686 | 114,959 | | | 337,512 | 330,931 | 260,102 | 113,838 |
| O.D. | | | | | | | | | | | 1,669 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 176,318 | 88,642 | 29,247 | | | 142,395 | 43,393 | 44,780 | 26,962 |
| 2011 | | 3,073 | 436,765 | 41,809 | 6,047 | | 3,410 | 121,537 | 5,717 | 981 | 8,552 |
| 2012 | 39 | 1,790 | 214,775 | 66,238 | 40,983 | 795 | 2,940 | 136,683 | 41,862 | 16,614 | 6,568 |
| 2013 | 5 | 400 | 32,846 | 52,429 | 40,182 | 114 | 850 | 32,465 | 46,622 | 49,462 | 35,483 |
| 2014 | 170 | 7,449 | 412,780 | 211,317 | 81,768 | 1,026 | 48,436 | 525,112 | 202,961 | 162,282 | 34,392 |
| TOTAL | 214 | 12,712 | 1,273,484 | 460,435 | 198,227 | 1,935 | 55,636 | 958,192 | 340,555 | 274,119 | 111,957 |
| O.D. | | | | | | | | | | | 1,648 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,302,173 | 1,273,336 | 113,605 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -794,254 | -305,670 | 431 | |
| TOTAL LOSSES | 1,507,919 | 967,666 | 114,036 | |
| EXPECTED LOSSES | 1,609,784 | 868,738 | 114,102 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.661 | 2.349 | .277 | 6.287 |
| INDICATED (POST-TEST) | 4.653 | 2.986 | .352 | 7.991 |
| PRES. ON RATE LEVEL | 3.942 | 2.127 | .279 | 6.348 |
| DERIVED BY FORMULA | 3.956 | 2.170 | .285 | 6.411 |
| UNDERLYING PRES. RATE | 3.908 | 2.109 | .277 | 6.294 |
| PROPOSED | 3.956 | 2.170 | .285 | 6.411 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.110 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 6.11 | MINIMUM PREMIUM | |
| MAN. RATES | 6.61 | 5.88 | 6.24 | + 6.11 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 48,165 | 3,430,566 | 7.122 | 1 | | 4 | 2 | 34 | 41 | |
| 2011 | 55,295 | 2,470,783 | 4.468 | 1 | | 6 | 6 | 26 | 39 | |
| 2012 | 58,284 | 3,381,584 | 5.801 | | | 8 | 8 | 35 | 51 | |
| 2013 | 53,690 | 4,388,041 | 8.172 | 1 | | 5 | 6 | 32 | 44 | |
| 2014 | 54,474 | 3,041,425 | 5.583 | | | 3 | 3 | 36 | 42 | |
| TOTAL | 269,908 | 16,712,399 | 6.192 | 3 | | 26 | 25 | 163 | 217 | |
| O.D. | | 548 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 586,227 | | 747,428 | 93,237 | 544,129 | 321,151 | | 520,615 | 20,005 | 346,400 | 251,374 |
| 2011 | 150,238 | | 915,938 | 308,256 | 147,609 | | | 423,559 | 262,279 | 155,501 | 107,403 |
| 2012 | | | 1,304,004 | 386,348 | 162,041 | | | 930,675 | 157,897 | 214,776 | 225,843 |
| 2013 | 1,732 | | 982,309 | 296,717 | 522,852 | | | 1,776,378 | 89,457 | 550,439 | 168,157 |
| 2014 | | | 504,971 | 215,919 | 695,564 | | | 123,886 | 170,665 | 1,130,285 | 200,135 |
| TOTAL | 738,197 | | 4,454,650 | 1,300,477 | 2,072,195 | 321,151 | | 3,775,113 | 700,303 | 2,397,401 | 952,912 |
| O.D. | | | | | | | | | | | 548 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 520,379 | | 1,026,219 | 130,531 | 799,870 | 600,279 | | 1,179,714 | 28,587 | 488,077 | 248,358 |
| 2011 | 209,019 | 8,690 | 1,238,013 | 412,467 | 229,052 | | 24,300 | 885,956 | 329,163 | 215,060 | 104,288 |
| 2012 | 286 | 13,514 | 1,620,103 | 510,552 | 257,608 | 8,452 | 29,084 | 1,410,669 | 215,314 | 280,392 | 222,907 |
| 2013 | 3,155 | 11,111 | 1,263,868 | 440,305 | 661,542 | 11,848 | 46,082 | 2,287,643 | 237,036 | 659,053 | 164,794 |
| 2014 | 542 | 25,356 | 1,345,099 | 597,562 | 729,325 | 1,601 | 57,517 | 871,258 | 451,783 | 842,845 | 197,333 |
| TOTAL | 733,381 | 58,671 | 6,493,302 | 2,091,417 | 2,677,397 | 622,180 | 156,983 | 6,635,240 | 1,261,883 | 2,485,427 | 937,680 |
| O.D. | | | | | | | | | | | 541 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,699,757 | 8,516,124 | 938,221 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,964,293 | -2,254,792 | 3,679 | | | |
| TOTAL LOSSES | 10,735,464 | 6,261,332 | 941,900 | | | |
| EXPECTED LOSSES | 7,997,375 | 6,388,723 | 995,961 | | | |
| CREDIBILITY | .06 | .18 | .27 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 3.977 | 2.320 | .349 | 6.646 | | |
| INDICATED (POST-TEST) | 5.055 | 2.949 | .444 | 8.448 | | |
| PRES. ON RATE LEVEL | 2.989 | 2.387 | .372 | 5.748 | | |
| DERIVED BY FORMULA | 3.113 | 2.488 | .391 | 5.992 | | |
| UNDERLYING PRES. RATE | 2.963 | 2.367 | .369 | 5.699 | | |
| PROPOSED | 3.113 | 2.488 | .391 | 5.992 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.710 |
| IND. RATES | | | | 5.71 | MINIMUM PREMIUM | |
| MAN. RATES | 5.78 | 5.33 | 5.65 | + 5.71 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 85,540 | 3,562,049 | 4.164 | | | 85,540 | | | 4 | 17 | 38 | 59 |
| 2011 | 95,564 | 4,708,544 | 4.927 | | | 95,564 | | | 7 | 28 | 38 | 73 |
| 2012 | 97,164 | 2,541,530 | 2.615 | | | 97,164 | | | | 12 | 40 | 52 |
| 2013 | 103,665 | 3,921,156 | 3.782 | | | 103,665 | | | 2 | 18 | 44 | 64 |
| 2014 | 94,661 | 2,091,946 | 2.209 | | | 94,661 | | | | 6 | 38 | 44 |
| TOTAL | 476,594 | 16,825,225 | 3.530 | | | 476,594 | | | 13 | 81 | 198 | 292 |
| O.D. | | 25,184 | .005 | | | | | | | | 3 | 3 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,215,290 | 622,420 | 355,861 | | | 342,058 | 347,047 | 425,581 | 253,792 |
| 2011 | | | 1,077,670 | 1,141,941 | 309,453 | | | 504,750 | 1,004,255 | 371,749 | 298,726 |
| 2012 | | | | 599,862 | 795,548 | | | | 264,461 | 637,771 | 243,888 |
| 2013 | | | 279,787 | 483,831 | 1,074,343 | | | 153,030 | 629,770 | 1,007,645 | 292,750 |
| 2014 | | | | 294,556 | 557,826 | | | | 407,289 | 624,969 | 207,306 |
| TOTAL | | | 2,572,747 | 3,142,610 | 3,093,031 | | | 999,838 | 2,652,822 | 3,067,715 | 1,296,462 |
| O.D. | | | | | 9,426 | | | | | 9,326 | 6,432 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,668,593 | 871,388 | 523,115 | | | 775,103 | 495,929 | 599,641 | 250,746 |
| 2011 | | 10,427 | 1,508,748 | 1,509,275 | 470,470 | | 29,072 | 1,119,909 | 1,243,846 | 511,140 | 290,063 |
| 2012 | | 3,815 | 190,102 | 781,506 | 996,137 | | 3,923 | 100,746 | 333,045 | 752,621 | 240,717 |
| 2013 | 168 | 9,376 | 868,914 | 688,510 | 1,224,980 | 3,301 | 18,989 | 799,910 | 717,758 | 1,073,868 | 286,895 |
| 2014 | 129 | 13,122 | 800,888 | 538,253 | 553,955 | 1,180 | 42,065 | 664,926 | 436,226 | 493,571 | 204,404 |
| TOTAL | 297 | 36,740 | 5,037,245 | 4,388,932 | 3,768,657 | 4,481 | 94,049 | 3,460,594 | 3,226,804 | 3,430,841 | 1,272,825 |
| O.D. | | 8 | 568 | 358 | 12,392 | | 6 | 158 | 160 | 12,213 | 6,290 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 8,634,146 | 14,840,357 | 1,279,115 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,515,740 | -3,182,075 | 5,983 | | | |
| TOTAL LOSSES | 5,118,406 | 11,658,282 | 1,285,098 | | | |
| EXPECTED LOSSES | 7,067,889 | 9,002,861 | 1,620,420 | | | |
| CREDIBILITY | .09 | .26 | .40 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.074 | 2.446 | .270 | 3.790 | | |
| INDICATED (POST-TEST) | 1.365 | 3.109 | .343 | 4.817 | | |
| PRES. ON RATE LEVEL | 1.496 | 1.905 | .343 | 3.744 | | |
| DERIVED BY FORMULA | 1.484 | 2.218 | .343 | 4.045 | | |
| UNDERLYING PRES. RATE | 1.483 | 1.889 | .340 | 3.712 | | |
| PROPOSED | 1.484 | 2.218 | .343 | 4.045 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.855 |
| IND. RATES | | | | 3.86 | MINIMUM PREMIUM | |
| MAN. RATES | 3.51 | 3.47 | 3.68 | + 3.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 148,600 | 5,552,308 | 3.736 | | 1 | 3 | 35 | 113 | 152 |
| 2011 | 91,263 | 6,223,494 | 6.819 | | | 4 | 28 | 86 | 118 |
| 2012 | 63,894 | 3,093,343 | 4.841 | | | 1 | 23 | 61 | 85 |
| 2013 | 75,643 | 4,056,844 | 5.363 | | | | 28 | 64 | 92 |
| 2014 | 72,920 | 2,579,817 | 3.537 | | | | 2 | 85 | 87 |
| TOTAL | 452,320 | 21,505,806 | 4.755 | | 1 | 8 | 116 | 409 | 534 |
| O.D. | | 11,938 | .002 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 81,886 | 494,915 | 1,729,762 | 784,870 | | 24,871 | 415,670 | 925,969 | 618,408 | 475,957 |
| 2011 | | | 1,036,244 | 1,298,398 | 647,648 | | | 1,502,824 | 742,570 | 573,795 | 422,015 |
| 2012 | | | 127,936 | 799,898 | 619,436 | | | 287,394 | 455,930 | 493,356 | 309,393 |
| 2013 | | | | 1,155,254 | 874,169 | | | | 951,656 | 692,805 | 382,960 |
| 2014 | | | | 111,076 | 1,068,155 | | | | 64,617 | 983,912 | 352,057 |
| TOTAL | | 81,886 | 1,659,095 | 5,094,388 | 3,994,278 | | 24,871 | 2,205,888 | 3,140,742 | 3,362,276 | 1,942,382 |
| O.D. | | | | | 5,130 | | | | | 1,168 | 5,640 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 148,951 | 679,518 | 2,421,668 | 1,153,757 | | 55,686 | 941,908 | 1,323,208 | 871,332 | 470,246 |
| 2011 | | 9,263 | 1,337,700 | 1,718,868 | 950,451 | | 66,935 | 2,440,835 | 933,550 | 784,453 | 409,777 |
| 2012 | 30 | 5,725 | 376,999 | 1,020,606 | 790,017 | 3,502 | 17,127 | 704,092 | 553,740 | 600,986 | 305,371 |
| 2013 | 140 | 10,560 | 860,735 | 1,373,389 | 1,054,949 | 2,310 | 17,433 | 662,302 | 980,298 | 792,157 | 375,301 |
| 2014 | 161 | 17,688 | 1,037,209 | 641,822 | 992,102 | 881 | 22,978 | 505,568 | 329,114 | 714,262 | 347,128 |
| TOTAL | 331 | 192,187 | 4,292,161 | 7,176,353 | 4,941,276 | 6,693 | 180,159 | 5,254,705 | 4,119,910 | 3,763,190 | 1,907,823 |
| O.D. | | | | | 7,541 | | | | | 1,646 | 5,524 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,926,236 | 20,009,916 | 1,913,347 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -6,667,164 | -5,716,485 | 7,268 | | | |
| TOTAL LOSSES | 3,259,072 | 14,293,431 | 1,920,615 | | | |
| EXPECTED LOSSES | 12,637,820 | 15,645,748 | 2,329,447 | | | |
| CREDIBILITY | .08 | .25 | .39 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .721 | 3.160 | .425 | 4.306 | | |
| INDICATED (POST-TEST) | .916 | 4.016 | .540 | 5.472 | | |
| PRES. ON RATE LEVEL | 2.818 | 3.489 | .519 | 6.826 | | |
| DERIVED BY FORMULA | 2.666 | 3.621 | .527 | 6.814 | | |
| UNDERLYING PRES. RATE | 2.794 | 3.459 | .515 | 6.768 | | |
| PROPOSED | 2.666 | 3.621 | .527 | 6.814 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.494 |
| IND. RATES | | | | 6.49 | MINIMUM PREMIUM | |
| MAN. RATES | 5.93 | 6.33 | 6.71 | + 6.49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1 | | | | | | | | | |
| 2011 | 154 | 83,987 | 54.537 | | | | 1 | | | 1 |
| 2012 | 271 | | | | | | | | | |
| 2013 | 3,553 | | | | | | | | | |
| 2014 | 604 | 7,762 | 1.285 | | | | | | 1 | 1 |
| TOTAL | 4,583 | 91,749 | 2.002 | | | | 1 | | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|--------------|---------|---------|-------|---------------|--------------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | 58,609 | | | | | 25,378 | | |
| 2014 | | | | | 2,211 | | | | | 5,551 | |
| TOTAL | | | | 58,609 | 2,211 | | | | 25,378 | 5,551 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|---------------|--------------|----------|------------|--------------|---------------|--------------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 12 | 3,662 | 76,853 | 593 | | | 2,255 | 31,141 | 329 | |
| 2014 | | 35 | 1,896 | 1,132 | 2,020 | 4 | 106 | 2,511 | 1,631 | 3,989 | |
| TOTAL | | 47 | 5,558 | 77,985 | 2,613 | 4 | 106 | 4,766 | 32,772 | 4,318 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|---------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,481 | 117,688 | | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -85,153 | -39,101 | 109 | | | |
| TOTAL LOSSES | | 78,587 | 109 | | | |
| EXPECTED LOSSES | 171,542 | 111,229 | 26,489 | | | |
| CREDIBILITY | .00 | .01 | .02 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | 1.715 | .002 | 1.717 | | |
| INDICATED (POST-TEST) | .000 | 2.180 | .003 | 2.183 | | |
| PRES. ON RATE LEVEL | 3.775 | 2.448 | .583 | 6.806 | | |
| DERIVED BY FORMULA | 3.775 | 2.445 | .571 | 6.791 | | |
| UNDERLYING PRES. RATE | 3.743 | 2.427 | .578 | 6.748 | | |
| PROPOSED | 3.775 | 2.445 | .571 | 6.791 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 6.472 |
| IND. RATES | | | | 6.47 | MINIMUM PREMIUM | |
| MAN. RATES | 7.08 | 6.31 | 6.69 | + 6.47 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,106 | 20,940 | 1.893 | | | | | | 1 | 1 |
| 2011 | 2,492 | 73,191 | 2.937 | | | | | 2 | 3 | 5 |
| 2012 | 1,346 | 9,348 | .694 | | | | | | 2 | 2 |
| 2013 | 1,746 | 308,624 | 17.676 | | | | | 4 | 5 | 9 |
| 2014 | 4,690 | 186,005 | 3.965 | | | | | | 5 | 5 |
| TOTAL | 11,380 | 598,108 | 5.256 | | | | | | 6 | 16 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|--------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,040 | | | | | 14,518 | 2,382 |
| 2011 | | | | 38,647 | 3,584 | | | | 13,174 | 6,392 | 11,394 |
| 2012 | | | | | 2,695 | | | | | 3,812 | 2,841 |
| 2013 | | | | 228,925 | 21,060 | | | | 32,687 | 7,486 | 18,466 |
| 2014 | | | | | 128,359 | | | | | 48,779 | 8,867 |
| TOTAL | | | | 267,572 | 159,738 | | | | | 45,861 | 43,950 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 5,939 | | | | | 20,456 | 2,353 |
| 2011 | | 6 | 2,505 | 50,732 | 5,488 | | 3 | 1,264 | 16,263 | 8,600 | 11,064 |
| 2012 | | 2 | 237 | 148 | 3,317 | | 4 | 213 | 195 | 4,446 | 2,804 |
| 2013 | 23 | 1,564 | 132,654 | 250,550 | 40,315 | 73 | 537 | 20,242 | 31,860 | 10,086 | 18,097 |
| 2014 | 19 | 1,902 | 110,011 | 65,667 | 117,203 | 39 | 891 | 22,061 | 14,332 | 35,063 | 8,743 |
| TOTAL | 42 | 3,474 | 245,407 | 367,097 | 172,262 | 112 | 1,435 | 43,780 | 62,650 | 78,651 | 43,061 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 294,250 | 680,660 | 43,061 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -38,986 | -56,154 | 99 | |
| TOTAL LOSSES | 255,264 | 624,506 | 43,160 | |
| EXPECTED LOSSES | 83,757 | 171,952 | 17,411 | |
| CREDIBILITY | .01 | .02 | .03 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.243 | 5.488 | .379 | 8.110 |
| INDICATED (POST-TEST) | 2.851 | 6.975 | .482 | 10.308 |
| PRES. ON RATE LEVEL | .743 | 1.524 | .154 | 2.421 |
| DERIVED BY FORMULA | .764 | 1.633 | .164 | 2.561 |
| UNDERLYING PRES. RATE | .736 | 1.511 | .153 | 2.400 |
| PROPOSED | .764 | 1.633 | .164 | 2.561 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.440 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.44 | MINIMUM PREMIUM | |
| MAN. RATES | 2.16 | 2.24 | 2.38 | + 2.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 63,225 | 8,585,711 | 13.579 | | 1 | 2 | 29 | 54 | 86 |
| 2011 | 60,423 | 2,444,761 | 4.046 | | | 3 | 13 | 70 | 86 |
| 2012 | 48,932 | 1,623,906 | 3.318 | | | 1 | 8 | 22 | 31 |
| 2013 | 51,387 | 3,340,967 | 6.501 | | | 2 | 14 | 28 | 44 |
| 2014 | 56,297 | 1,120,603 | 1.990 | | | | 2 | 36 | 38 |
| TOTAL | 280,264 | 17,115,948 | 6.107 | | 1 | 8 | 66 | 210 | 285 |
| O.D. | | 42,540 | .015 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|------------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 292,523 | 273,492 | 991,317 | 689,645 | | 4,774,052 | 153,239 | 625,449 | 590,787 | 195,207 |
| 2011 | | | 403,272 | 494,051 | 442,692 | | | 271,590 | 267,623 | 386,572 | 178,961 |
| 2012 | | | 118,000 | 297,423 | 225,233 | | | 176,112 | 472,319 | 205,620 | 129,199 |
| 2013 | | | 301,108 | 599,386 | 449,516 | | | 376,783 | 1,025,184 | 401,489 | 187,501 |
| 2014 | | | | 48,580 | 432,799 | | | | 39,954 | 458,357 | 140,913 |
| TOTAL | | 292,523 | 1,095,872 | 2,430,757 | 2,239,885 | | 4,774,052 | 977,724 | 2,430,529 | 2,042,825 | 831,781 |
| O.D. | | | | 16,300 | | | | | 21,666 | | 4,574 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 40,644 | 355,720 | 1,345,127 | 1,008,564 | | 816,500 | 332,210 | 859,123 | 821,891 | 192,865 |
| 2011 | | 4,051 | 577,014 | 657,477 | 641,557 | | 15,738 | 581,050 | 337,440 | 517,497 | 173,771 |
| 2012 | 28 | 2,793 | 229,046 | 380,751 | 290,253 | 2,149 | 12,614 | 473,914 | 553,775 | 262,116 | 127,519 |
| 2013 | 165 | 8,118 | 800,084 | 712,733 | 564,158 | 5,759 | 29,558 | 1,287,483 | 935,281 | 507,650 | 183,751 |
| 2014 | 65 | 7,217 | 424,177 | 263,113 | 402,532 | 421 | 11,433 | 244,779 | 159,436 | 333,816 | 138,940 |
| TOTAL | 258 | 62,823 | 2,386,041 | 3,359,201 | 2,907,064 | 8,329 | 885,843 | 2,919,436 | 2,845,055 | 2,442,970 | 816,846 |
| O.D. | | 4 | 1,019 | 21,373 | 165 | | | 1,925 | 26,585 | 281 | 4,479 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,265,678 | 11,602,694 | 821,325 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,602,575 | -2,357,433 | 3,350 | | | |
| TOTAL LOSSES | 4,663,103 | 9,245,261 | 824,675 | | | |
| EXPECTED LOSSES | 3,166,984 | 6,619,836 | 927,674 | | | |
| CREDIBILITY | .06 | .18 | .28 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.664 | 3.299 | .294 | 5.257 | | |
| INDICATED (POST-TEST) | 2.115 | 4.193 | .374 | 6.682 | | |
| PRES. ON RATE LEVEL | 1.140 | 2.382 | .334 | 3.856 | | |
| DERIVED BY FORMULA | 1.199 | 2.708 | .345 | 4.252 | | |
| UNDERLYING PRES. RATE | 1.130 | 2.362 | .331 | 3.823 | | |
| PROPOSED | 1.199 | 2.708 | .345 | 4.252 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.052 |
| IND. RATES | | | | 4.05 | MINIMUM PREMIUM | |
| MAN. RATES | 3.49 | 3.57 | 3.79 | + 4.05 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 327,189 | 14,408,164 | 4.403 | 1 | | 28 | 46 | 171 | 246 |
| 2011 | 334,460 | 13,567,729 | 4.056 | | | 27 | 32 | 151 | 210 |
| 2012 | 349,688 | 14,082,398 | 4.027 | | | 20 | 53 | 168 | 241 |
| 2013 | 359,330 | 12,987,683 | 3.614 | | | 13 | 60 | 182 | 255 |
| 2014 | 377,472 | 9,813,057 | 2.599 | | | 6 | 41 | 172 | 219 |
| TOTAL | 1,748,139 | 64,859,031 | 3.710 | 1 | | 94 | 232 | 844 | 1171 |
| O.D. | | 300,071 | .017 | | | | 1 | 3 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|-------------------|-------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 2,000 | | 4,575,163 | 1,413,384 | 1,862,710 | | | 2,666,830 | 1,298,315 | 1,667,522 | 922,240 |
| 2011 | | | 4,981,101 | 1,592,438 | 1,861,239 | | | 1,814,060 | 789,037 | 1,717,264 | 812,590 |
| 2012 | | | 3,628,078 | 2,642,657 | 1,711,770 | | | 1,818,179 | 1,699,547 | 1,827,736 | 754,431 |
| 2013 | | | 1,925,323 | 2,868,145 | 2,202,611 | | | 958,179 | 1,838,413 | 2,270,957 | 924,055 |
| 2014 | | | 1,120,144 | 1,786,113 | 2,352,328 | | | 327,177 | 1,129,806 | 2,225,027 | 872,462 |
| TOTAL | 2,000 | | 16,229,809 | 10,302,737 | 9,990,658 | | | 7,584,425 | 6,755,118 | 9,708,506 | 4,285,778 |
| O.D. | | | | 53,735 | 113,898 | | | | 121 | 114,247 | 18,070 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 3,104 | | 6,109,057 | 1,978,740 | 2,738,186 | | | 5,426,184 | 1,855,296 | 2,349,534 | 911,173 |
| 2011 | | 47,645 | 6,754,117 | 2,149,854 | 2,749,961 | | 104,757 | 3,779,923 | 1,015,531 | 2,303,131 | 789,025 |
| 2012 | 865 | 49,097 | 5,280,863 | 3,423,920 | 2,323,741 | 22,170 | 92,902 | 4,089,278 | 2,090,413 | 2,253,555 | 744,623 |
| 2013 | 914 | 43,997 | 4,465,077 | 3,522,631 | 2,798,118 | 14,298 | 72,132 | 3,192,384 | 2,072,147 | 2,571,113 | 905,574 |
| 2014 | 1,548 | 89,807 | 5,109,864 | 2,861,881 | 2,554,890 | 4,800 | 188,640 | 2,594,729 | 1,391,096 | 1,753,586 | 860,248 |
| TOTAL | 6,431 | 230,546 | 27,718,978 | 13,937,026 | 13,164,896 | 41,268 | 458,431 | 19,082,498 | 8,424,483 | 11,230,919 | 4,210,643 |
| O.D. | | 47 | 6,104 | 72,040 | 163,884 | | 2 | 84 | 201 | 160,804 | 17,807 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 47,544,389 | 47,154,253 | 4,228,450 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -19,703,749 | -13,763,627 | 20,715 | | | |
| TOTAL LOSSES | 27,840,640 | 33,390,626 | 4,249,165 | | | |
| EXPECTED LOSSES | 39,717,718 | 39,158,314 | 5,401,749 | | | |
| CREDIBILITY | .21 | .61 | .95 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.593 | 1.910 | .243 | 3.746 | | |
| INDICATED (POST-TEST) | 2.025 | 2.428 | .309 | 4.762 | | |
| PRES. ON RATE LEVEL | 2.292 | 2.258 | .312 | 4.862 | | |
| DERIVED BY FORMULA | 2.236 | 2.362 | .309 | 4.907 | | |
| UNDERLYING PRES. RATE | 2.272 | 2.240 | .309 | 4.821 | | |
| PROPOSED | 2.216 | 2.340 | .306 | 4.862 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.633 |
| IND. RATES | | | | 4.63 | MINIMUM PREMIUM | |
| MAN. RATES | 4.70 | 4.51 | 4.78 | + 4.63 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 2,571 | 3,258 | .126 | | | | | | | |
| 2011 | 6,044 | 4,648 | .076 | | | | | | 1 | 1 |
| 2012 | 5,246 | 59,834 | 1.140 | | | | | | 2 | 3 |
| 2013 | 4,418 | 928,696 | 21.020 | | | | | | 2 | 2 |
| 2014 | 4,516 | 67,980 | 1.505 | | | | | | 4 | 4 |
| TOTAL | 22,795 | 1,064,416 | 4.670 | | | | | | 3 | 7 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|----------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,258 |
| 2011 | | | | | 345 | | | | | 620 | 3,683 |
| 2012 | | | | 5,265 | 13,590 | | | | 628 | 15,908 | 24,443 |
| 2013 | | | | 126,822 | | | | | 790,519 | | 11,355 |
| 2014 | | | | | 40,807 | | | | | 8,930 | 18,243 |
| TOTAL | | | | 132,087 | 54,742 | | | | 791,147 | 25,458 | 60,982 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|---------------|----------------|---------------|--------------|--------------|----------------|----------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,219 |
| 2011 | | | 8 | 5 | 491 | | | 8 | 9 | 818 | 3,576 |
| 2012 | | 40 | 2,249 | 7,223 | 16,877 | | 30 | 1,033 | 1,520 | 18,567 | 24,125 |
| 2013 | 9 | 554 | 47,450 | 92,203 | 6,317 | 1,060 | 8,096 | 299,478 | 486,727 | 34,977 | 11,128 |
| 2014 | 4 | 608 | 34,973 | 20,874 | 37,257 | 7 | 163 | 4,042 | 2,624 | 6,417 | 17,988 |
| TOTAL | 13 | 1,202 | 84,680 | 120,305 | 60,942 | 1,067 | 8,289 | 304,561 | 490,880 | 60,779 | 60,036 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 399,812 | 732,906 | 60,036 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -209,164 | -138,256 | 168 | |
| TOTAL LOSSES | 190,648 | 594,650 | 60,204 | |
| EXPECTED LOSSES | 428,775 | 392,531 | 45,363 | |
| CREDIBILITY | .01 | .03 | .05 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .836 | 2.609 | .264 | 3.709 |
| INDICATED (POST-TEST) | 1.063 | 3.316 | .336 | 4.715 |
| PRES. ON RATE LEVEL | 1.897 | 1.737 | .201 | 3.835 |
| DERIVED BY FORMULA | 1.889 | 1.784 | .208 | 3.881 |
| UNDERLYING PRES. RATE | 1.881 | 1.722 | .199 | 3.802 |
| PROPOSED | 1.889 | 1.784 | .208 | 3.881 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.698 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.70 | MINIMUM PREMIUM | |
| MAN. RATES | 3.69 | 3.55 | 3.77 | + 3.70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,523 | 805,082 | 4.346 | | | 1 | 4 | 23 | 28 |
| 2011 | 20,424 | 1,052,021 | 5.150 | | | | 4 | 22 | 26 |
| 2012 | 21,787 | 1,272,553 | 5.840 | | | 1 | 12 | 18 | 31 |
| 2013 | 22,568 | 964,136 | 4.272 | | | | 8 | 21 | 29 |
| 2014 | 24,690 | 1,399,655 | 5.668 | | | | 12 | 19 | 31 |
| TOTAL | 107,992 | 5,493,447 | 5.087 | | | 2 | 40 | 103 | 145 |
| O.D. | | 729 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 200,000 | 71,236 | 68,480 | | | 250,000 | 34,982 | 118,544 | 61,840 |
| 2011 | | | | 195,825 | 146,254 | | | | 168,413 | 448,518 | 93,011 |
| 2012 | | | 149,760 | 349,082 | 74,097 | | | 194,280 | 307,043 | 100,699 | 97,592 |
| 2013 | | | | 373,183 | 141,290 | | | | 182,648 | 203,774 | 63,241 |
| 2014 | | | | 386,071 | 120,472 | | | | 636,842 | 164,274 | 91,996 |
| TOTAL | | | 349,760 | 1,375,397 | 550,593 | | | 444,280 | 1,329,928 | 1,035,809 | 407,680 |
| O.D. | | | | | | | | | | | 729 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 274,600 | 99,730 | 100,665 | | | 566,500 | 49,989 | 167,029 | 61,098 |
| 2011 | | 94 | 15,934 | 259,101 | 209,949 | | 281 | 21,431 | 213,459 | 593,683 | 90,314 |
| 2012 | 36 | 3,124 | 266,412 | 436,650 | 106,905 | 2,369 | 11,245 | 462,824 | 361,188 | 134,789 | 96,323 |
| 2013 | 43 | 2,922 | 242,885 | 423,615 | 184,326 | 484 | 3,590 | 137,992 | 196,003 | 226,361 | 61,976 |
| 2014 | 85 | 8,162 | 526,324 | 393,083 | 168,492 | 1,217 | 50,759 | 672,113 | 443,275 | 187,418 | 90,708 |
| TOTAL | 164 | 14,302 | 1,326,155 | 1,612,179 | 770,337 | 4,070 | 65,875 | 1,860,860 | 1,263,914 | 1,309,280 | 400,419 |
| O.D. | | | | | | | | | | | 720 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,271,426 | 4,955,710 | 401,139 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,132,519 | -874,164 | 1,296 | |
| TOTAL LOSSES | 2,138,907 | 4,081,546 | 402,435 | |
| EXPECTED LOSSES | 2,301,309 | 2,503,254 | 326,135 | |
| CREDIBILITY | .03 | .10 | .15 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.981 | 3.779 | .373 | 6.133 |
| INDICATED (POST-TEST) | 2.518 | 4.803 | .474 | 7.795 |
| PRES. ON RATE LEVEL | 2.149 | 2.338 | .305 | 4.792 |
| DERIVED BY FORMULA | 2.160 | 2.585 | .330 | 5.075 |
| UNDERLYING PRES. RATE | 2.131 | 2.318 | .302 | 4.751 |
| PROPOSED | 2.160 | 2.585 | .330 | 5.075 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.836 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.84 | MINIMUM PREMIUM | |
| MAN. RATES | 4.84 | 4.44 | 4.71 | + 4.84 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 14,478 | 475,049 | 3.281 | | | 1 | 3 | 6 | 10 |
| 2011 | 21,623 | 1,285,104 | 5.943 | | | | 4 | 22 | 26 |
| 2012 | 29,987 | 322,948 | 1.076 | | | | 3 | 13 | 16 |
| 2013 | 32,596 | 934,841 | 2.867 | | | | 12 | 11 | 23 |
| 2014 | 41,997 | 401,073 | .955 | | | | | 29 | 29 |
| TOTAL | 140,681 | 3,419,015 | 2.430 | | | 1 | 22 | 81 | 104 |
| O.D. | | 685 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|--------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 169,703 | 65,729 | 92,275 | | | 7,568 | 24,608 | 56,437 | 58,729 |
| 2011 | | | | 234,335 | 447,056 | | | | 176,093 | 276,526 | 151,094 |
| 2012 | | | | 85,274 | 58,015 | | | | 88,791 | 59,597 | 31,271 |
| 2013 | | | | 526,960 | 49,856 | | | | 283,735 | 26,479 | 47,811 |
| 2014 | | | | | 227,223 | | | | | 97,778 | 76,072 |
| TOTAL | | | 169,703 | 912,298 | 874,425 | | | 7,568 | 573,227 | 516,817 | 364,977 |
| O.D. | | | | | | | | | | | 685 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|------------------|------------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 233,002 | 92,021 | 135,645 | | | 17,149 | 35,164 | 79,520 | 58,024 |
| 2011 | | 226 | 25,944 | 314,379 | 638,070 | | 178 | 19,643 | 220,270 | 366,968 | 146,712 |
| 2012 | | 462 | 22,191 | 108,065 | 73,813 | | 1,103 | 25,299 | 103,978 | 72,517 | 30,864 |
| 2013 | 52 | 3,619 | 305,690 | 576,939 | 94,318 | 596 | 4,560 | 169,798 | 272,273 | 47,152 | 46,855 |
| 2014 | 28 | 3,359 | 194,739 | 116,246 | 207,470 | 78 | 1,760 | 44,221 | 28,726 | 70,278 | 75,007 |
| TOTAL | 80 | 7,666 | 781,566 | 1,207,650 | 1,149,316 | 674 | 7,601 | 276,110 | 660,411 | 636,435 | 357,462 |
| O.D. | | | | | | | | | | | 673 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,073,697 | 3,653,812 | 358,135 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -830,268 | -685,802 | 1,644 | |
| TOTAL LOSSES | 243,429 | 2,968,010 | 359,779 | |
| EXPECTED LOSSES | 1,759,919 | 2,037,061 | 346,076 | |
| CREDIBILITY | .04 | .11 | .18 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .173 | 2.110 | .256 | 2.539 |
| INDICATED (POST-TEST) | .220 | 2.682 | .325 | 3.227 |
| PRES. ON RATE LEVEL | 1.262 | 1.460 | .248 | 2.970 |
| DERIVED BY FORMULA | 1.220 | 1.594 | .262 | 3.076 |
| UNDERLYING PRES. RATE | 1.251 | 1.448 | .246 | 2.945 |
| PROPOSED | 1.220 | 1.594 | .262 | 3.076 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.931 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.93 | MINIMUM PREMIUM | |
| MAN. RATES | 2.80 | 2.75 | 2.92 | + 2.93 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 142,884 | 2,551,726 | 1.785 | | | 3 | 1 | 25 | 29 |
| 2011 | 152,806 | 889,516 | .582 | | | | 8 | 17 | 25 |
| 2012 | 158,890 | 1,348,863 | .848 | | | 2 | 5 | 26 | 33 |
| 2013 | 164,747 | 1,833,276 | 1.112 | | | 1 | 9 | 32 | 42 |
| 2014 | 173,567 | 987,866 | .569 | | | 1 | 2 | 22 | 25 |
| TOTAL | 792,894 | 7,611,247 | .960 | | | 7 | 25 | 122 | 154 |
| O.D. | | 1,671 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 756,468 | 10,215 | 250,625 | | | 1,321,763 | 5,539 | 146,397 | 60,719 |
| 2011 | | | | 308,287 | 132,050 | | | | 134,266 | 202,074 | 112,839 |
| 2012 | | | 287,117 | 124,754 | 191,578 | | | 62,735 | 278,123 | 244,342 | 160,214 |
| 2013 | | | 142,379 | 367,338 | 314,744 | | | 81,728 | 453,464 | 325,968 | 147,655 |
| 2014 | | | 175,000 | 105,566 | 239,288 | | | 90,000 | 54,737 | 222,938 | 100,337 |
| TOTAL | | | 1,360,964 | 916,160 | 1,128,285 | | | 1,556,226 | 926,129 | 1,141,719 | 581,764 |
| O.D. | | | | | | | | | | | 1,671 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 584,257 | 14,301 | 368,420 | | | 901,470 | 7,915 | 206,272 | 59,990 |
| 2011 | | 114 | 22,601 | 406,348 | 190,899 | | 125 | 14,847 | 167,817 | 268,233 | 109,567 |
| 2012 | 68 | 3,577 | 405,921 | 170,294 | 250,596 | 765 | 5,987 | 205,496 | 330,880 | 296,601 | 158,131 |
| 2013 | 85 | 4,791 | 454,422 | 449,923 | 386,827 | 1,902 | 11,308 | 465,885 | 473,037 | 378,378 | 144,702 |
| 2014 | 197 | 9,272 | 498,327 | 232,570 | 255,791 | 579 | 25,534 | 297,430 | 109,534 | 174,798 | 98,932 |
| TOTAL | 350 | 17,754 | 1,965,528 | 1,273,436 | 1,452,533 | 3,246 | 42,954 | 1,885,128 | 1,089,183 | 1,324,282 | 571,322 |
| O.D. | | | | | | | | | | | 1,648 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,914,960 | 5,139,434 | 572,970 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,486,897 | -1,610,818 | 2,794 | |
| TOTAL LOSSES | 2,428,063 | 3,528,616 | 575,764 | |
| EXPECTED LOSSES | 3,005,068 | 4,590,856 | 721,533 | |
| CREDIBILITY | .12 | .36 | .56 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .306 | .445 | .073 | .824 |
| INDICATED (POST-TEST) | .389 | .566 | .093 | 1.048 |
| PRES. ON RATE LEVEL | .382 | .584 | .092 | 1.058 |
| DERIVED BY FORMULA | .383 | .578 | .093 | 1.054 |
| UNDERLYING PRES. RATE | .379 | .579 | .091 | 1.049 |
| PROPOSED | .383 | .578 | .093 | 1.054 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.004 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.00 | MINIMUM PREMIUM | |
| MAN. RATES | 1.01 | .98 | 1.04 | + 1.00 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 117,526 | 2,252,684 | 1.916 | | | 1 | 14 | 39 | 54 |
| 2011 | 124,080 | 3,134,562 | 2.526 | | | 5 | 14 | 32 | 51 |
| 2012 | 129,206 | 2,289,854 | 1.772 | | | 4 | 8 | 48 | 60 |
| 2013 | 147,451 | 7,617,843 | 5.166 | | | 6 | 8 | 49 | 63 |
| 2014 | 157,447 | 2,307,968 | 1.465 | | | 2 | 7 | 46 | 55 |
| TOTAL | 675,710 | 17,602,911 | 2.605 | | | 18 | 51 | 214 | 283 |
| O.D. | | 1,265 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 118,437 | 605,205 | 555,299 | | | 16,606 | 370,897 | 329,184 | 257,056 |
| 2011 | | | 808,971 | 470,327 | 195,537 | | | 576,248 | 362,241 | 445,059 | 276,179 |
| 2012 | | | 738,631 | 302,929 | 219,526 | | | 264,852 | 174,056 | 370,537 | 219,323 |
| 2013 | | | 1,049,623 | 285,897 | 513,917 | | | 4,830,037 | 197,978 | 479,074 | 261,317 |
| 2014 | | | 381,978 | 246,455 | 450,974 | | | 151,810 | 121,873 | 713,405 | 241,473 |
| TOTAL | | | 3,097,640 | 1,910,813 | 1,935,253 | | | 5,839,553 | 1,227,045 | 2,337,259 | 1,255,348 |
| O.D. | | | | | | | | | | | 1,265 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 162,614 | 847,288 | 816,288 | | | 37,629 | 530,013 | 463,819 | 253,971 |
| 2011 | | 7,740 | 1,107,454 | 625,059 | 296,970 | | 33,220 | 1,209,181 | 458,009 | 600,585 | 268,170 |
| 2012 | 176 | 8,739 | 1,016,656 | 400,871 | 307,711 | 3,228 | 12,816 | 583,222 | 226,212 | 447,354 | 216,472 |
| 2013 | 310 | 11,832 | 1,363,533 | 432,351 | 657,491 | 9,484 | 37,932 | 1,856,733 | 311,697 | 574,668 | 256,091 |
| 2014 | 413 | 19,439 | 1,044,151 | 484,917 | 495,622 | 1,289 | 51,484 | 681,996 | 302,181 | 540,537 | 238,092 |
| TOTAL | 899 | 47,750 | 4,694,408 | 2,790,486 | 2,574,082 | 14,001 | 135,452 | 4,368,761 | 1,828,112 | 2,626,963 | 1,232,796 |
| O.D. | | | | | | | | | | | 1,249 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,261,271 | 9,819,643 | 1,234,045 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,271,780 | -2,496,026 | 5,718 | | | |
| TOTAL LOSSES | 4,989,491 | 7,323,617 | 1,239,763 | | | |
| EXPECTED LOSSES | 8,669,359 | 7,155,769 | 1,418,992 | | | |
| CREDIBILITY | .11 | .32 | .50 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .738 | 1.084 | .183 | 2.005 | | |
| INDICATED (POST-TEST) | .938 | 1.378 | .233 | 2.549 | | |
| PRES. ON RATE LEVEL | 1.294 | 1.068 | .212 | 2.574 | | |
| DERIVED BY FORMULA | 1.255 | 1.167 | .223 | 2.645 | | |
| UNDERLYING PRES. RATE | 1.283 | 1.059 | .210 | 2.552 | | |
| PROPOSED | 1.221 | 1.136 | .217 | 2.574 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.453 |
| IND. RATES | | | | 2.45 | MINIMUM PREMIUM | |
| MAN. RATES | 2.68 | 2.39 | 2.53 | + 2.45 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 90,783 | 1,180,509 | 1.300 | | | 1 | 7 | 18 | 26 |
| 2011 | 95,160 | 1,908,481 | 2.005 | | | 3 | 5 | 21 | 29 |
| 2012 | 91,879 | 1,622,172 | 1.765 | | | 1 | 6 | 23 | 30 |
| 2013 | 106,518 | 1,776,440 | 1.667 | | | 4 | 5 | 17 | 26 |
| 2014 | 105,263 | 654,399 | .621 | | | | 1 | 21 | 22 |
| TOTAL | 489,603 | 7,142,001 | 1.459 | | | 9 | 24 | 100 | 133 |
| O.D. | | 1,898 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 128,527 | 309,455 | 330,996 | | | 37,410 | 58,202 | 172,964 | 142,955 |
| 2011 | | | 400,243 | 224,067 | 300,842 | | | 389,298 | 244,929 | 214,905 | 134,197 |
| 2012 | | | 278,485 | 339,271 | 75,123 | | | 455,939 | 162,124 | 174,485 | 136,745 |
| 2013 | | | 708,629 | 268,205 | 207,042 | | | 191,905 | 94,091 | 144,790 | 161,778 |
| 2014 | | | | 15,918 | 163,138 | | | | 23,930 | 307,002 | 144,411 |
| TOTAL | | | 1,515,884 | 1,156,916 | 1,077,141 | | | 1,074,552 | 583,276 | 1,014,146 | 720,086 |
| O.D. | | | | | | | | | | | 1,898 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 176,468 | 433,236 | 486,565 | | | 84,771 | 83,171 | 243,707 | 141,240 |
| 2011 | | 3,909 | 552,534 | 301,176 | 437,065 | | 22,395 | 815,672 | 308,375 | 292,641 | 130,305 |
| 2012 | 48 | 3,576 | 330,886 | 425,793 | 109,948 | 4,034 | 14,982 | 698,914 | 205,062 | 220,707 | 134,967 |
| 2013 | 243 | 8,959 | 1,054,772 | 359,299 | 302,149 | 2,148 | 9,035 | 431,642 | 120,398 | 170,789 | 158,542 |
| 2014 | 20 | 2,660 | 157,262 | 97,133 | 151,364 | 280 | 7,420 | 161,292 | 105,030 | 223,269 | 142,389 |
| TOTAL | 311 | 19,104 | 2,271,922 | 1,616,637 | 1,487,091 | 6,462 | 53,832 | 2,192,291 | 822,036 | 1,151,113 | 707,443 |
| O.D. | | | | | | | | | | | 1,870 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,543,922 | 5,076,877 | 709,313 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,130,521 | -1,248,931 | 3,481 | |
| TOTAL LOSSES | 2,413,401 | 3,827,946 | 712,794 | |
| EXPECTED LOSSES | 4,284,026 | 3,549,623 | 905,766 | |
| CREDIBILITY | .09 | .26 | .41 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .493 | .782 | .146 | 1.421 |
| INDICATED (POST-TEST) | .627 | .994 | .186 | 1.807 |
| PRES. ON RATE LEVEL | .883 | .730 | .187 | 1.800 |
| DERIVED BY FORMULA | .860 | .799 | .187 | 1.846 |
| UNDERLYING PRES. RATE | .875 | .725 | .185 | 1.785 |
| PROPOSED | .842 | .782 | .183 | 1.807 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.722 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.72 | MINIMUM PREMIUM | |
| MAN. RATES | 1.87 | 1.67 | 1.77 | + 1.72 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 141,071 | 1,826,219 | 1.294 | | | 4 | 8 | 12 | 24 | |
| 2011 | 144,788 | 520,345 | .359 | | | | 1 | 9 | 10 | |
| 2012 | 148,174 | 509,031 | .343 | | | | 3 | 8 | 11 | |
| 2013 | 152,814 | 635,612 | .415 | | | | 3 | 13 | 16 | |
| 2014 | 156,858 | 373,853 | .238 | | | | 3 | 14 | 17 | |
| TOTAL | 743,705 | 3,865,060 | .520 | | | 4 | 18 | 56 | 78 | |
| O.D. | | 319 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 899,136 | 213,494 | 73,459 | | | 235,212 | 193,456 | 89,546 | 121,916 |
| 2011 | | | | 6,597 | 159,566 | | | | 6,457 | 190,980 | 156,745 |
| 2012 | | | | 189,581 | 26,478 | | | | 32,168 | 55,334 | 205,470 |
| 2013 | | | | 167,500 | 72,521 | | | | 135,581 | 133,032 | 126,978 |
| 2014 | | | | 11,900 | 136,259 | | | | 29,163 | 120,752 | 75,779 |
| TOTAL | | | 899,136 | 589,072 | 468,283 | | | 235,212 | 396,825 | 589,644 | 686,888 |
| O.D. | | | | | | | | | | | 319 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|------------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,234,513 | 298,891 | 107,985 | | | 532,991 | 276,449 | 126,170 | 120,453 |
| 2011 | | 66 | 4,443 | 11,187 | 226,964 | | 123 | 3,330 | 10,822 | 251,947 | 152,199 |
| 2012 | | 906 | 40,349 | 234,589 | 37,925 | | 449 | 11,022 | 39,379 | 65,611 | 202,799 |
| 2013 | 16 | 1,350 | 111,285 | 191,425 | 92,831 | 347 | 2,603 | 99,644 | 143,462 | 148,891 | 124,438 |
| 2014 | 20 | 2,208 | 129,819 | 79,925 | 126,213 | 143 | 4,405 | 81,969 | 53,558 | 89,967 | 74,718 |
| TOTAL | 36 | 4,530 | 1,520,409 | 816,017 | 591,918 | 490 | 7,580 | 728,956 | 523,670 | 682,586 | 674,607 |
| O.D. | | | | | | | | | | | 310 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,262,001 | 2,614,191 | 674,917 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,105,772 | -780,808 | 2,785 | |
| TOTAL LOSSES | 1,156,229 | 1,833,383 | 677,702 | |
| EXPECTED LOSSES | 2,223,677 | 2,216,242 | 736,267 | |
| CREDIBILITY | .12 | .34 | .54 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .155 | .247 | .091 | .493 |
| INDICATED (POST-TEST) | .197 | .314 | .116 | .627 |
| PRES. ON RATE LEVEL | .302 | .300 | .100 | .702 |
| DERIVED BY FORMULA | .289 | .305 | .109 | .703 |
| UNDERLYING PRES. RATE | .299 | .298 | .099 | .696 |
| PROPOSED | .289 | .304 | .109 | .702 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .67 | MINIMUM PREMIUM |
| MAN. RATES | .73 | .65 | .69 | + .67 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 24,662 | 484,713 | 1.965 | | | 1 | 2 | 14 | 17 |
| 2011 | 25,786 | 309,817 | 1.201 | | | | 2 | 10 | 12 |
| 2012 | 26,669 | 608,339 | 2.281 | | | | 4 | 7 | 11 |
| 2013 | 27,097 | 1,494,877 | 5.516 | | | 4 | 3 | 14 | 21 |
| 2014 | 28,004 | 1,222,373 | 4.364 | | | 1 | 4 | 18 | 23 |
| TOTAL | 132,218 | 4,120,119 | 3.116 | | | 6 | 15 | 63 | 84 |
| O.D. | | 517 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 129,931 | 10,548 | 59,272 | | | 67,771 | 14,533 | 45,600 | 157,058 |
| 2011 | | | | 80,681 | 66,644 | | | | 37,054 | 68,440 | 56,998 |
| 2012 | | | | 193,630 | 59,026 | | | | 158,285 | 154,871 | 42,527 |
| 2013 | | | 643,065 | 136,654 | 163,065 | | | 244,531 | 103,509 | 167,445 | 36,608 |
| 2014 | | | 136,666 | 272,462 | 259,617 | | | 20,417 | 115,886 | 367,085 | 50,240 |
| TOTAL | | | 909,662 | 693,975 | 607,624 | | | 332,719 | 429,267 | 803,441 | 343,431 |
| O.D. | | | | | | | | | | | 517 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 178,395 | 14,767 | 87,127 | | | 153,569 | 20,767 | 64,250 | 155,173 |
| 2011 | | 42 | 6,725 | 106,855 | 95,582 | | 40 | 4,280 | 46,507 | 90,740 | 55,345 |
| 2012 | | 958 | 44,013 | 241,363 | 78,108 | | 2,047 | 47,769 | 187,829 | 185,974 | 41,974 |
| 2013 | 212 | 7,344 | 891,593 | 207,100 | 238,764 | 2,682 | 11,192 | 537,818 | 135,963 | 198,611 | 35,876 |
| 2014 | 198 | 11,458 | 659,751 | 381,984 | 294,984 | 556 | 19,388 | 307,727 | 182,008 | 278,425 | 49,537 |
| TOTAL | 410 | 19,802 | 1,780,477 | 952,069 | 794,565 | 3,238 | 32,667 | 1,051,163 | 573,074 | 818,000 | 337,905 |
| O.D. | | | | | | | | | | | 510 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,887,757 | 3,137,708 | 338,415 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -779,895 | -644,658 | 1,159 | |
| TOTAL LOSSES | 2,107,862 | 2,493,050 | 339,574 | |
| EXPECTED LOSSES | 1,570,751 | 1,831,219 | 305,423 | |
| CREDIBILITY | .04 | .11 | .17 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.594 | 1.886 | .257 | 3.737 |
| INDICATED (POST-TEST) | 2.026 | 2.397 | .327 | 4.750 |
| PRES. ON RATE LEVEL | 1.198 | 1.397 | .233 | 2.828 |
| DERIVED BY FORMULA | 1.231 | 1.507 | .249 | 2.987 |
| UNDERLYING PRES. RATE | 1.188 | 1.385 | .231 | 2.804 |
| PROPOSED | 1.231 | 1.507 | .249 | 2.987 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.85 | MINIMUM PREMIUM | |
| MAN. RATES | 2.94 | 2.62 | 2.78 | + 2.85 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 937,144 | 2,351,748 | .250 | | | 3 | 13 | 22 | 38 | |
| 2011 | 981,777 | 1,610,784 | .164 | | | 1 | 13 | 30 | 44 | |
| 2012 | 996,941 | 1,828,370 | .183 | | | 1 | 10 | 34 | 45 | |
| 2013 | 1,063,595 | 1,894,049 | .178 | | | | 16 | 21 | 37 | |
| 2014 | 1,099,862 | 1,824,935 | .165 | | | | 6 | 50 | 56 | |
| TOTAL | 5,079,319 | 9,509,886 | .187 | | | 5 | 58 | 157 | 220 | |
| O.D. | | 33,338 | | | | | 1 | 2 | 3 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 466,066 | 504,015 | 88,338 | | | 439,448 | 445,188 | 211,542 | 197,151 |
| 2011 | | | 175,466 | 449,092 | 202,915 | | | 69,007 | 275,296 | 287,854 | 151,154 |
| 2012 | | | 139,839 | 411,677 | 318,954 | | | 238,071 | 230,892 | 271,055 | 217,882 |
| 2013 | | | | 683,099 | 292,985 | | | | 294,157 | 408,154 | 215,654 |
| 2014 | | | | 95,640 | 914,251 | | | | 98,046 | 481,568 | 235,430 |
| TOTAL | | | 781,371 | 2,143,523 | 1,817,443 | | | 746,526 | 1,343,579 | 1,660,173 | 1,017,271 |
| O.D. | | | | 3,816 | 11,548 | | | | 3,257 | 2,607 | 12,110 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 633,783 | 705,620 | 129,859 | | | 978,910 | 636,172 | 298,062 | 194,785 |
| 2011 | | 1,808 | 265,948 | 593,235 | 296,157 | | 4,120 | 168,790 | 342,978 | 384,269 | 146,771 |
| 2012 | 33 | 3,655 | 287,868 | 526,896 | 409,673 | 2,903 | 12,309 | 539,262 | 284,817 | 332,362 | 215,050 |
| 2013 | 76 | 5,470 | 453,162 | 780,304 | 375,502 | 820 | 6,071 | 234,512 | 324,554 | 448,511 | 211,341 |
| 2014 | 143 | 15,096 | 888,365 | 549,840 | 849,268 | 545 | 16,227 | 309,808 | 202,279 | 356,825 | 232,134 |
| TOTAL | 252 | 26,029 | 2,529,126 | 3,155,895 | 2,060,459 | 4,268 | 38,727 | 2,231,282 | 1,790,800 | 1,820,029 | 1,000,081 |
| O.D. | 1 | 105 | 6,050 | 8,970 | 12,135 | 2 | 46 | 1,180 | 5,421 | 1,874 | 11,851 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 4,837,068 | 8,855,583 | 1,011,932 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,763,874 | -2,481,203 | 4,495 | | | |
| TOTAL LOSSES | 3,073,194 | 6,374,380 | 1,016,427 | | | |
| EXPECTED LOSSES | 3,555,524 | 7,060,253 | 1,168,243 | | | |
| CREDIBILITY | .42 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .061 | .125 | .020 | .206 | | |
| INDICATED (POST-TEST) | .078 | .159 | .025 | .262 | | |
| PRES. ON RATE LEVEL | .071 | .140 | .023 | .234 | | |
| DERIVED BY FORMULA | .074 | .159 | .025 | .258 | | |
| UNDERLYING PRES. RATE | .070 | .139 | .023 | .232 | | |
| PROPOSED | .074 | .159 | .025 | .258 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .245 |
| IND. RATES | | | | .25 | MINIMUM PREMIUM | |
| MAN. RATES | .26 | .22 | .23 | + .25 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 107,023 | 333,514 | .311 | | | | 1 | 11 | 12 |
| 2011 | 104,759 | 209,763 | .200 | | | | | 8 | 8 |
| 2012 | 106,176 | 569,630 | .536 | | | | 3 | 15 | 18 |
| 2013 | 109,137 | 608,311 | .557 | | | 1 | | 6 | 7 |
| 2014 | 114,023 | 106,648 | .093 | | | | | 9 | 9 |
| TOTAL | 541,118 | 1,827,866 | .338 | | | 1 | 4 | 49 | 54 |
| O.D. | | 98 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,750 | 156,691 | | | | 14,766 | 79,553 | 78,754 |
| 2011 | | | | | 24,398 | | | | | 133,581 | 51,784 |
| 2012 | | | | 189,322 | 75,760 | | | | 52,624 | 199,295 | 52,629 |
| 2013 | | | 260,000 | | 26,696 | | | 125,000 | | 124,674 | 71,941 |
| 2014 | | | | | 19,169 | | | | | 35,059 | 52,420 |
| TOTAL | | | 260,000 | 193,072 | 302,714 | | | 125,000 | 67,390 | 572,162 | 307,528 |
| O.D. | | | | | | | | | | | 98 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 5,250 | 230,336 | | | | 21,101 | 112,091 | 77,809 |
| 2011 | | 12 | 616 | 386 | 34,692 | | 86 | 1,931 | 2,026 | 176,164 | 50,282 |
| 2012 | | 959 | 44,622 | 236,987 | 98,584 | | 879 | 24,036 | 69,943 | 234,157 | 51,945 |
| 2013 | 79 | 2,460 | 319,963 | 18,417 | 48,939 | 1,286 | 5,022 | 250,013 | 23,610 | 138,940 | 70,502 |
| 2014 | 1 | 276 | 16,432 | 9,804 | 17,507 | 27 | 633 | 15,852 | 10,301 | 25,197 | 51,686 |
| TOTAL | 80 | 3,707 | 381,633 | 270,844 | 430,058 | 1,313 | 6,620 | 291,832 | 126,981 | 686,549 | 302,224 |
| O.D. | | | | | | | | | | | 97 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|----------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 685,185 | 1,514,432 | 302,321 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -380,407 | -351,164 | 1,386 | | | |
| TOTAL LOSSES | 304,778 | 1,163,268 | 303,707 | | | |
| EXPECTED LOSSES | 762,975 | 995,657 | 367,961 | | | |
| CREDIBILITY | .09 | .28 | .44 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .056 | .215 | .056 | .327 | | |
| INDICATED (POST-TEST) | .071 | .273 | .071 | .415 | | |
| PRES. ON RATE LEVEL | .141 | .186 | .069 | .396 | | |
| DERIVED BY FORMULA | .135 | .210 | .070 | .415 | | |
| UNDERLYING PRES. RATE | .141 | .184 | .068 | .393 | | |
| PROPOSED | .135 | .210 | .070 | .415 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .395 |
| IND. RATES | | | | .40 | MINIMUM PREMIUM | |
| MAN. RATES | .41 | .37 | .39 | + .40 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 847,935 | 7,847,931 | .925 | | | 6 | 25 | 186 | 217 |
| 2011 | 862,127 | 8,351,334 | .968 | | | 2 | 34 | 155 | 191 |
| 2012 | 875,289 | 6,410,791 | .732 | | | 2 | 20 | 153 | 175 |
| 2013 | 898,609 | 6,387,697 | .710 | | | 4 | 23 | 165 | 192 |
| 2014 | 942,694 | 6,338,762 | .672 | | | 1 | 13 | 179 | 193 |
| TOTAL | 4,426,654 | 35,336,515 | .798 | | | 15 | 115 | 838 | 968 |
| O.D. | | 61,803 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 782,815 | 1,302,937 | 1,469,795 | | | 284,616 | 1,092,190 | 1,765,730 | 1,149,848 |
| 2011 | | | 431,004 | 1,598,187 | 1,483,481 | | | 484,309 | 1,563,286 | 1,838,508 | 952,559 |
| 2012 | | | 324,450 | 890,122 | 1,383,882 | | | 381,328 | 562,119 | 1,925,732 | 943,158 |
| 2013 | | | 595,905 | 784,496 | 1,218,349 | | | 422,586 | 562,562 | 1,770,315 | 1,033,484 |
| 2014 | | | 150,874 | 682,185 | 1,739,992 | | | 75,000 | 585,237 | 2,100,703 | 1,004,771 |
| TOTAL | | | 2,285,048 | 5,257,927 | 7,295,499 | | | 1,647,839 | 4,365,394 | 9,400,988 | 5,083,820 |
| O.D. | | | | | 18,918 | | | | | 32,907 | 9,978 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,074,805 | 1,824,113 | 2,160,600 | | | 644,940 | 1,560,740 | 2,487,916 | 1,136,050 |
| 2011 | | 4,894 | 704,045 | 2,121,972 | 2,133,122 | | 28,367 | 1,133,153 | 1,951,731 | 2,452,299 | 924,935 |
| 2012 | 78 | 9,017 | 711,371 | 1,178,009 | 1,741,210 | 4,649 | 23,961 | 993,777 | 750,519 | 2,277,958 | 930,897 |
| 2013 | 288 | 14,764 | 1,458,195 | 1,054,822 | 1,453,461 | 6,195 | 30,534 | 1,381,064 | 763,566 | 1,923,989 | 1,012,814 |
| 2014 | 467 | 40,415 | 2,391,900 | 1,492,699 | 1,710,449 | 2,903 | 96,962 | 1,620,315 | 988,537 | 1,580,855 | 990,704 |
| TOTAL | 833 | 69,090 | 6,340,316 | 7,671,615 | 9,198,842 | 13,747 | 179,824 | 5,773,249 | 6,015,093 | 10,723,017 | 4,995,400 |
| O.D. | | 8 | 478 | 300 | 26,901 | | 22 | 476 | 500 | 43,397 | 9,826 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 12,378,043 | 33,679,665 | 5,005,226 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,944,435 | -9,197,831 | 23,364 | |
| TOTAL LOSSES | 6,433,608 | 24,481,834 | 5,028,590 | |
| EXPECTED LOSSES | 11,951,966 | 26,117,259 | 6,153,051 | |
| CREDIBILITY | .39 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .145 | .553 | .114 | .812 |
| INDICATED (POST-TEST) | .184 | .703 | .145 | 1.032 |
| PRES. ON RATE LEVEL | .273 | .595 | .140 | 1.008 |
| DERIVED BY FORMULA | .238 | .703 | .145 | 1.086 |
| UNDERLYING PRES. RATE | .270 | .590 | .139 | .999 |
| PROPOSED | .226 | .668 | .138 | 1.032 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .98 | MINIMUM PREMIUM | |
| MAN. RATES | 1.04 | .93 | .99 | + .98 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 74,957 | 416,946 | .556 | | | | 1 | 7 | | 8 |
| 2011 | 78,333 | 248,180 | .316 | | | | | 6 | | 6 |
| 2012 | 78,917 | 393,489 | .498 | | | | 2 | 6 | | 8 |
| 2013 | 78,555 | 812,779 | 1.034 | | | 1 | 1 | 4 | | 6 |
| 2014 | 78,488 | 200,973 | .256 | | | | | 7 | | 7 |
| TOTAL | 389,250 | 2,072,367 | .532 | | | | 1 | 4 | 30 | 35 |
| O.D. | | 2,680 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 615 | 90,016 | | | | 16,280 | 238,864 | 71,171 |
| 2011 | | | | | 113,591 | | | | | 21,433 | 113,156 |
| 2012 | | | | 200,331 | 10,839 | | | | 56,225 | 19,684 | 106,410 |
| 2013 | | | 242,448 | 113,082 | 57,575 | | | 158,749 | 139,793 | 50,491 | 50,641 |
| 2014 | | | | | 34,259 | | | | | 62,557 | 104,157 |
| TOTAL | | | 242,448 | 314,028 | 306,280 | | | 158,749 | 212,298 | 393,029 | 445,535 |
| O.D. | | | | | | | | | | | 2,680 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 861 | 132,324 | | | | 23,264 | 336,561 | 70,317 |
| 2011 | | 44 | 2,869 | 1,803 | 161,523 | | 12 | 311 | 327 | 28,264 | 109,874 |
| 2012 | | 931 | 41,127 | 246,952 | 18,983 | | 674 | 15,017 | 64,927 | 24,869 | 105,027 |
| 2013 | 86 | 3,158 | 369,442 | 144,101 | 90,253 | 1,870 | 8,215 | 382,602 | 150,709 | 72,782 | 49,628 |
| 2014 | 4 | 503 | 29,360 | 17,528 | 31,280 | 50 | 1,152 | 28,283 | 18,372 | 44,967 | 102,699 |
| TOTAL | 90 | 4,636 | 442,798 | 411,245 | 434,363 | 1,920 | 10,053 | 426,213 | 257,599 | 507,443 | 437,545 |
| O.D. | | | | | | | | | | | 2,629 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 885,710 | 1,610,650 | 440,174 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -405,734 | -583,720 | 1,621 | |
| TOTAL LOSSES | 479,976 | 1,026,930 | 441,795 | |
| EXPECTED LOSSES | 813,533 | 1,650,420 | 439,851 | |
| CREDIBILITY | .08 | .22 | .35 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .123 | .264 | .113 | .500 |
| INDICATED (POST-TEST) | .156 | .336 | .144 | .636 |
| PRES. ON RATE LEVEL | .211 | .427 | .114 | .752 |
| DERIVED BY FORMULA | .207 | .407 | .125 | .739 |
| UNDERLYING PRES. RATE | .209 | .424 | .113 | .746 |
| PROPOSED | .207 | .407 | .125 | .739 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .70 | MINIMUM PREMIUM | |
| MAN. RATES | .78 | .70 | .74 | + .70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 535,845 | 2,406,418 | .449 | | | | 5 | 64 | 69 |
| 2011 | 465,958 | 3,177,012 | .681 | | | 1 | 5 | 85 | 91 |
| 2012 | 454,434 | 1,986,928 | .437 | | | 1 | 17 | 46 | 64 |
| 2013 | 445,823 | 2,458,146 | .551 | | | 1 | 24 | 50 | 75 |
| 2014 | 405,205 | 1,639,163 | .404 | | | | 10 | 33 | 43 |
| TOTAL | 2,307,265 | 11,667,667 | .506 | | | 3 | 61 | 278 | 342 |
| O.D. | | 105,909 | .004 | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 334,852 | 510,844 | | | | 161,446 | 769,331 | 629,945 |
| 2011 | | | 145,690 | 392,713 | 617,505 | | | 94,089 | 222,676 | 1,099,786 | 604,553 |
| 2012 | | | 160,284 | 114,404 | 324,577 | | | 87,994 | 190,719 | 444,465 | 664,485 |
| 2013 | | | 335,622 | 463,979 | 203,012 | | | 40,489 | 443,500 | 413,683 | 557,861 |
| 2014 | | | | 150,140 | 432,757 | | | | 156,941 | 500,219 | 399,106 |
| TOTAL | | | 641,596 | 1,456,088 | 2,088,695 | | | 222,572 | 1,175,282 | 3,227,484 | 2,855,950 |
| O.D. | | | | | 18,182 | | | | | 78,335 | 9,392 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 468,793 | 750,941 | | | | 230,707 | 1,083,987 | 622,386 |
| 2011 | | 1,683 | 233,415 | 525,709 | 884,593 | | 6,078 | 226,796 | 291,024 | 1,454,728 | 587,021 |
| 2012 | 39 | 2,482 | 254,682 | 162,097 | 409,040 | 1,073 | 6,229 | 244,443 | 242,559 | 527,835 | 655,847 |
| 2013 | 142 | 6,793 | 713,235 | 549,452 | 284,443 | 1,526 | 9,912 | 397,380 | 470,090 | 467,111 | 546,704 |
| 2014 | 83 | 8,867 | 535,417 | 350,279 | 417,872 | 658 | 20,980 | 373,543 | 244,293 | 376,634 | 393,519 |
| TOTAL | 264 | 19,825 | 1,736,749 | 2,056,330 | 2,746,889 | 3,257 | 43,199 | 1,242,162 | 1,478,673 | 3,910,295 | 2,805,477 |
| O.D. | | 6 | 375 | 236 | 26,014 | | 48 | 1,104 | 1,160 | 103,474 | 9,271 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 3,046,989 | 10,323,071 | 2,814,748 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,582,253 | -3,019,848 | 12,196 | | | |
| TOTAL LOSSES | 1,464,736 | 7,303,223 | 2,826,944 | | | |
| EXPECTED LOSSES | 3,114,808 | 8,421,517 | 3,599,333 | | | |
| CREDIBILITY | .25 | .73 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .063 | .317 | .123 | .503 | | |
| INDICATED (POST-TEST) | .080 | .403 | .156 | .639 | | |
| PRES. ON RATE LEVEL | .136 | .368 | .158 | .662 | | |
| DERIVED BY FORMULA | .122 | .394 | .156 | .672 | | |
| UNDERLYING PRES. RATE | .135 | .365 | .156 | .656 | | |
| PROPOSED | .120 | .388 | .154 | .662 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .630 |
| IND. RATES | | | | .63 | MINIMUM PREMIUM | |
| MAN. RATES | .62 | .61 | .65 | + .63 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 177,251 | 2,841,094 | 1.602 | | | 4 | 5 | 37 | 46 |
| 2011 | 183,558 | 2,002,880 | 1.091 | | | 3 | 4 | 38 | 45 |
| 2012 | 184,381 | 1,851,891 | 1.004 | | | 2 | 1 | 45 | 48 |
| 2013 | 199,301 | 4,601,598 | 2.308 | | | 3 | 11 | 73 | 87 |
| 2014 | 217,284 | 2,967,078 | 1.365 | | | | 7 | 77 | 84 |
| TOTAL | 961,775 | 14,264,541 | 1.483 | | | 12 | 28 | 270 | 310 |
| O.D. | | 8,357 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 685,994 | 228,131 | 430,942 | | | 343,666 | 86,473 | 630,962 | 434,926 |
| 2011 | | | 403,570 | 195,978 | 381,385 | | | 75,815 | 91,678 | 440,218 | 414,236 |
| 2012 | | | 262,724 | 64,295 | 425,789 | | | 48,720 | 14,478 | 584,885 | 451,000 |
| 2013 | | | 546,851 | 275,990 | 957,096 | | | 1,372,398 | 154,809 | 853,378 | 441,076 |
| 2014 | | | | 347,875 | 910,684 | | | | 292,210 | 975,352 | 440,957 |
| TOTAL | | | 1,899,139 | 1,112,269 | 3,105,896 | | | 1,840,599 | 639,648 | 3,484,795 | 2,182,195 |
| O.D. | | | | | | | | | | | 8,357 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 941,870 | 319,383 | 633,487 | | | 778,746 | 123,569 | 889,026 | 429,707 |
| 2011 | | 3,959 | 557,229 | 265,647 | 551,367 | | 4,605 | 168,502 | 120,070 | 582,920 | 402,223 |
| 2012 | 62 | 3,375 | 383,416 | 108,308 | 536,226 | 596 | 2,846 | 131,462 | 47,875 | 684,149 | 445,137 |
| 2013 | 174 | 8,853 | 883,450 | 457,253 | 1,112,126 | 5,612 | 23,681 | 1,139,731 | 280,524 | 938,455 | 432,254 |
| 2014 | 177 | 19,233 | 1,161,742 | 764,561 | 884,216 | 1,262 | 39,854 | 715,369 | 467,770 | 732,893 | 434,784 |
| TOTAL | 413 | 35,420 | 3,927,707 | 1,915,152 | 3,717,422 | 7,470 | 70,986 | 2,933,810 | 1,039,808 | 3,827,443 | 2,144,105 |
| O.D. | | | | | | | | | | | 8,229 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,975,806 | 10,499,825 | 2,152,334 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,247,687 | -2,142,802 | 9,610 | | | |
| TOTAL LOSSES | 4,728,119 | 8,357,023 | 2,161,944 | | | |
| EXPECTED LOSSES | 4,539,578 | 6,116,888 | 2,442,909 | | | |
| CREDIBILITY | .14 | .41 | .64 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .492 | .869 | .225 | 1.586 | | |
| INDICATED (POST-TEST) | .625 | 1.104 | .286 | 2.015 | | |
| PRES. ON RATE LEVEL | .476 | .642 | .256 | 1.374 | | |
| DERIVED BY FORMULA | .497 | .831 | .275 | 1.603 | | |
| UNDERLYING PRES. RATE | .472 | .636 | .254 | 1.362 | | |
| PROPOSED | .497 | .831 | .275 | 1.603 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.527 |
| IND. RATES | | | | 1.53 | MINIMUM PREMIUM | |
| MAN. RATES | 1.20 | 1.27 | 1.35 | + 1.53 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 29,070 | 90,451 | .311 | | | | | | 4 | 4 |
| 2011 | 30,416 | 182,672 | .600 | | | | 2 | | 2 | 4 |
| 2012 | 39,431 | 180,511 | .457 | | | | 1 | | 5 | 6 |
| 2013 | 40,052 | 342,624 | .855 | | | | 1 | | 9 | 10 |
| 2014 | 59,448 | 668,033 | 1.123 | | | | 1 | | 20 | 21 |
| TOTAL | 198,417 | 1,464,291 | .738 | | | | 5 | | 40 | 45 |
| O.D. | | 139 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 6,830 | | | | | 66,285 | 17,336 |
| 2011 | | | | 83,560 | 2,986 | | | | 46,851 | 17,117 | 32,158 |
| 2012 | | | | 34,323 | 35,373 | | | | 8,482 | 58,371 | 43,962 |
| 2013 | | | | 55,871 | 79,387 | | | | 20,417 | 162,066 | 24,883 |
| 2014 | | | | 12,601 | 191,224 | | | | 20,844 | 367,524 | 75,840 |
| TOTAL | | | | 186,355 | 315,800 | | | | 96,594 | 671,363 | 194,179 |
| O.D. | | | | | | | | | | | 139 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,040 | | | | | 93,396 | 17,128 |
| 2011 | | 16 | 5,297 | 109,617 | 5,092 | | 13 | 4,407 | 57,749 | 23,181 | 31,225 |
| 2012 | | 202 | 9,990 | 44,158 | 44,507 | | 182 | 5,317 | 12,605 | 68,344 | 43,390 |
| 2013 | 7 | 643 | 50,874 | 71,688 | 92,169 | 126 | 897 | 36,817 | 37,369 | 171,516 | 24,385 |
| 2014 | 27 | 3,042 | 177,707 | 108,652 | 176,506 | 324 | 8,330 | 185,756 | 120,903 | 266,446 | 74,778 |
| TOTAL | 34 | 3,903 | 243,868 | 334,115 | 328,314 | 450 | 9,422 | 232,297 | 228,626 | 622,883 | 190,906 |
| O.D. | | | | | | | | | | | 137 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 489,974 | 1,513,938 | 191,043 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -290,488 | -324,510 | 918 | |
| TOTAL LOSSES | 199,486 | 1,189,428 | 191,961 | |
| EXPECTED LOSSES | 607,156 | 958,354 | 196,433 | |
| CREDIBILITY | .05 | .14 | .22 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .101 | .599 | .097 | .797 |
| INDICATED (POST-TEST) | .128 | .761 | .123 | 1.012 |
| PRES. ON RATE LEVEL | .309 | .487 | .100 | .896 |
| DERIVED BY FORMULA | .300 | .525 | .105 | .930 |
| UNDERLYING PRES. RATE | .306 | .483 | .099 | .888 |
| PROPOSED | .300 | .525 | .105 | .930 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .89 | MINIMUM PREMIUM |
| MAN. RATES | .75 | .83 | .88 | + .89 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 161,806 | 1,968,350 | 1.216 | | | 2 | 5 | 41 | 48 |
| 2011 | 168,231 | 1,679,445 | .998 | | | | 9 | 44 | 53 |
| 2012 | 164,690 | 1,647,554 | 1.000 | | | 1 | 8 | 56 | 65 |
| 2013 | 173,224 | 1,233,564 | .712 | | | | 4 | 27 | 31 |
| 2014 | 172,816 | 1,012,308 | .585 | | | | 4 | 37 | 41 |
| TOTAL | 840,767 | 7,541,221 | .897 | | | 3 | 30 | 205 | 238 |
| O.D. | | 32,409 | .003 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 350,469 | 217,565 | 438,548 | | | 77,576 | 215,646 | 439,726 | 228,820 |
| 2011 | | | | 485,510 | 337,259 | | | | 355,492 | 308,932 | 192,252 |
| 2012 | | | 149,038 | 347,599 | 220,192 | | | 29,013 | 338,325 | 365,421 | 197,966 |
| 2013 | | | | 86,307 | 392,929 | | | | 89,788 | 412,093 | 252,447 |
| 2014 | | | | 101,896 | 221,911 | | | | 140,234 | 384,812 | 163,455 |
| TOTAL | | | 499,507 | 1,238,877 | 1,610,839 | | | 106,589 | 1,139,485 | 1,910,984 | 1,034,940 |
| O.D. | | | | | 15,000 | | | | | 7,500 | 9,909 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 481,194 | 304,591 | 644,666 | | | 175,787 | 308,158 | 619,576 | 226,074 |
| 2011 | | 224 | 38,863 | 641,992 | 484,492 | | 193 | 36,042 | 440,894 | 412,036 | 186,677 |
| 2012 | 36 | 3,308 | 278,025 | 442,870 | 286,666 | 352 | 5,533 | 160,930 | 404,248 | 438,634 | 195,392 |
| 2013 | 21 | 1,926 | 145,935 | 149,101 | 442,115 | 395 | 2,852 | 115,761 | 130,976 | 438,708 | 247,398 |
| 2014 | 44 | 4,963 | 301,840 | 201,021 | 218,067 | 536 | 17,606 | 305,640 | 200,031 | 291,879 | 161,167 |
| TOTAL | 101 | 10,421 | 1,245,857 | 1,739,575 | 2,076,006 | 1,283 | 26,184 | 794,160 | 1,484,307 | 2,200,833 | 1,016,708 |
| O.D. | | 6 | 379 | 238 | 21,330 | | 6 | 108 | 113 | 9,891 | 9,711 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,078,505 | 7,532,293 | 1,026,419 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,971,161 | -2,150,586 | 4,953 | |
| TOTAL LOSSES | 107,344 | 5,381,707 | 1,031,372 | |
| EXPECTED LOSSES | 3,951,605 | 6,087,153 | 1,328,411 | |
| CREDIBILITY | .13 | .37 | .58 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .013 | .640 | .123 | .776 |
| INDICATED (POST-TEST) | .017 | .813 | .156 | .986 |
| PRES. ON RATE LEVEL | .474 | .730 | .160 | 1.364 |
| DERIVED BY FORMULA | .415 | .761 | .158 | 1.334 |
| UNDERLYING PRES. RATE | .470 | .724 | .158 | 1.352 |
| PROPOSED | .415 | .761 | .158 | 1.334 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.271 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.27 | MINIMUM PREMIUM | |
| MAN. RATES | 1.42 | 1.26 | 1.34 | + 1.27 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,281,767 | 15,188,392 | 1.184 | | | 13 | 81 | 395 | 489 |
| 2011 | 1,343,297 | 14,080,109 | 1.048 | 1 | | 5 | 86 | 399 | 491 |
| 2012 | 1,402,138 | 17,229,800 | 1.228 | 1 | 1 | 13 | 90 | 412 | 517 |
| 2013 | 1,450,499 | 18,640,009 | 1.285 | 1 | | 8 | 93 | 404 | 506 |
| 2014 | 1,503,159 | 15,114,495 | 1.005 | | | 3 | 46 | 420 | 469 |
| TOTAL | 6,980,860 | 80,252,805 | 1.150 | 3 | 1 | 42 | 396 | 2030 | 2472 |
| O.D. | | 527,719 | .007 | | | | | 14 | 14 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------------|------------------|-------------------|-------------------|---------------|---------------|------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,012,682 | 2,256,904 | 1,821,831 | | | 2,307,959 | 2,153,488 | 2,615,678 | 2,019,850 |
| 2011 | 235,994 | | 849,326 | 2,782,356 | 2,677,490 | 1,005 | | 550,948 | 1,774,431 | 2,919,919 | 2,288,640 |
| 2012 | 49,175 | 55,675 | 2,218,910 | 2,592,938 | 2,829,822 | | 60,000 | 1,502,123 | 2,386,373 | 3,382,111 | 2,152,673 |
| 2013 | 3,000 | | 1,510,019 | 3,496,425 | 2,933,045 | 94,370 | | 598,897 | 3,491,353 | 4,081,110 | 2,431,790 |
| 2014 | | | 415,944 | 1,605,639 | 3,804,490 | | | 296,037 | 1,298,540 | 5,533,435 | 2,160,410 |
| TOTAL | 288,169 | 55,675 | 7,006,881 | 12,734,262 | 14,066,678 | 95,375 | 60,000 | 5,255,964 | 11,104,185 | 18,532,253 | 11,053,363 |
| O.D. | | | | | 89,790 | | | | | 360,757 | 77,172 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,489,976 | 3,159,663 | 2,678,095 | | | 3,029,808 | 3,077,337 | 3,685,489 | 1,995,612 |
| 2011 | 328,328 | 9,523 | 1,368,173 | 3,696,431 | 3,850,360 | 1,332 | 33,239 | 1,318,929 | 2,228,102 | 3,882,333 | 2,222,269 |
| 2012 | 59,896 | 126,361 | 3,561,564 | 3,393,315 | 3,642,479 | 17,902 | 222,477 | 3,670,161 | 2,937,618 | 4,077,078 | 2,124,688 |
| 2013 | 5,864 | 46,686 | 4,496,222 | 4,282,347 | 3,623,756 | 221,366 | 91,236 | 3,772,372 | 3,814,083 | 4,560,823 | 2,383,154 |
| 2014 | 1,119 | 92,312 | 5,442,213 | 3,371,261 | 3,767,622 | 7,551 | 256,263 | 4,198,884 | 2,464,153 | 4,147,035 | 2,130,164 |
| TOTAL | 395,207 | 274,882 | 17,358,148 | 17,903,017 | 17,562,312 | 248,151 | 603,215 | 15,990,154 | 14,521,293 | 20,352,758 | 10,855,887 |
| O.D. | 6 | 969 | 56,904 | 33,862 | 90,277 | 239 | 5,658 | 139,954 | 91,778 | 285,545 | 76,042 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 35,073,487 | 70,840,842 | 10,931,929 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -11,730,338 | -20,337,663 | 54,616 | |
| TOTAL LOSSES | 23,343,149 | 50,503,179 | 10,986,545 | |
| EXPECTED LOSSES | 23,665,116 | 57,871,329 | 14,240,955 | |
| CREDIBILITY | .52 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .334 | .723 | .157 | 1.214 |
| INDICATED (POST-TEST) | .425 | .919 | .200 | 1.544 |
| PRES. ON RATE LEVEL | .342 | .836 | .206 | 1.384 |
| DERIVED BY FORMULA | .385 | .919 | .200 | 1.504 |
| UNDERLYING PRES. RATE | .339 | .829 | .204 | 1.372 |
| PROPOSED | .385 | .919 | .200 | 1.504 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.433 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.43 | MINIMUM PREMIUM | |
| MAN. RATES | 1.29 | 1.28 | 1.36 | + 1.43 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 578,076 | 10,054,794 | 1.739 | | | 8 | 70 | 135 | 213 |
| 2011 | 575,344 | 10,261,454 | 1.783 | | | 11 | 73 | 135 | 219 |
| 2012 | 639,592 | 9,242,410 | 1.445 | | | 7 | 72 | 117 | 196 |
| 2013 | 656,581 | 9,157,788 | 1.394 | | | 5 | 71 | 128 | 204 |
| 2014 | 673,949 | 6,362,578 | .944 | | | | 11 | 184 | 195 |
| TOTAL | 3,123,542 | 45,079,024 | 1.443 | | | 31 | 297 | 699 | 1027 |
| O.D. | | 14,289 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|-------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,423,823 | 2,184,696 | 1,541,006 | | | 842,634 | 1,396,829 | 1,564,521 | 1,101,285 |
| 2011 | | | 1,926,745 | 2,299,344 | 947,122 | | | 1,105,688 | 1,509,875 | 1,081,688 | 1,390,992 |
| 2012 | | | 1,078,461 | 2,827,414 | 911,363 | | | 304,729 | 2,009,725 | 959,770 | 1,150,948 |
| 2013 | | | 663,937 | 2,327,824 | 1,069,160 | | | 462,128 | 1,975,998 | 1,510,019 | 1,148,722 |
| 2014 | | | | 567,920 | 1,727,576 | | | | 398,070 | 2,547,599 | 1,121,413 |
| TOTAL | | | 5,092,966 | 10,207,198 | 6,196,227 | | | 2,715,179 | 7,290,497 | 7,663,597 | 5,913,360 |
| O.D. | | | | | | | | | | | 14,289 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,954,909 | 3,058,571 | 2,265,279 | | | 1,909,409 | 1,996,069 | 2,204,410 | 1,088,070 |
| 2011 | | 18,839 | 2,723,509 | 3,042,565 | 1,403,804 | | 63,859 | 2,395,801 | 1,882,096 | 1,463,297 | 1,350,653 |
| 2012 | 255 | 24,495 | 2,014,562 | 3,550,887 | 1,243,697 | 3,720 | 36,433 | 1,148,859 | 2,344,665 | 1,198,456 | 1,135,986 |
| 2013 | 448 | 24,967 | 2,361,978 | 2,706,450 | 1,407,417 | 9,385 | 53,433 | 2,239,663 | 2,079,503 | 1,749,722 | 1,125,748 |
| 2014 | 325 | 34,954 | 2,102,985 | 1,371,381 | 1,663,419 | 2,667 | 76,812 | 1,525,669 | 995,331 | 1,874,528 | 1,105,713 |
| TOTAL | 1,028 | 103,255 | 11,157,943 | 13,729,854 | 7,983,616 | 15,772 | 230,537 | 9,219,401 | 9,297,664 | 8,490,413 | 5,806,170 |
| O.D. | | | | | | | | | | | 14,080 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 20,727,936 | 39,501,547 | 5,820,250 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -10,519,161 | -11,844,502 | 27,264 | |
| TOTAL LOSSES | 10,208,775 | 27,657,045 | 5,847,514 | |
| EXPECTED LOSSES | 21,240,086 | 33,734,254 | 7,090,441 | |
| CREDIBILITY | .31 | .90 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .327 | .885 | .187 | 1.399 |
| INDICATED (POST-TEST) | .416 | 1.125 | .238 | 1.779 |
| PRES. ON RATE LEVEL | .686 | 1.089 | .229 | 2.004 |
| DERIVED BY FORMULA | .602 | 1.121 | .238 | 1.961 |
| UNDERLYING PRES. RATE | .680 | 1.080 | .227 | 1.987 |
| PROPOSED | .602 | 1.121 | .238 | 1.961 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.869 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.87 | MINIMUM PREMIUM | |
| MAN. RATES | 1.96 | 1.86 | 1.97 | + 1.87 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 175,444 | 2,385,881 | 1.359 | 1 | | 2 | 5 | 54 | 62 | |
| 2011 | 184,646 | 1,632,785 | .884 | | | | 5 | 39 | 44 | |
| 2012 | 200,632 | 1,691,606 | .843 | | | 4 | 4 | 34 | 42 | |
| 2013 | 208,887 | 1,737,085 | .831 | | | | 9 | 43 | 52 | |
| 2014 | 220,407 | 1,557,014 | .706 | | | | 4 | 45 | 49 | |
| TOTAL | 990,016 | 9,004,371 | .910 | 1 | | 6 | 27 | 215 | 249 | |
| O.D. | | 920 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|------------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 150,841 | | 274,616 | 140,764 | 552,304 | | | 321,689 | 134,843 | 517,390 | 293,434 |
| 2011 | | | | 279,445 | 270,750 | | | | 352,004 | 459,190 | 271,396 |
| 2012 | | | 600,546 | 141,866 | 242,012 | | | 172,057 | 52,266 | 306,395 | 176,464 |
| 2013 | | | | 244,716 | 436,202 | | | | 263,649 | 523,469 | 269,049 |
| 2014 | | | | 250,467 | 453,652 | | | | 123,034 | 426,345 | 303,516 |
| TOTAL | 150,841 | | 875,162 | 1,057,258 | 1,954,920 | | | 493,746 | 925,796 | 2,232,789 | 1,313,859 |
| O.D. | | | | | | | | | | | 920 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 234,105 | | 377,047 | 197,070 | 811,888 | | | 728,948 | 192,691 | 729,002 | 289,913 |
| 2011 | | 162 | 24,305 | 370,724 | 387,827 | | 285 | 37,898 | 438,894 | 610,139 | 263,526 |
| 2012 | 141 | 6,717 | 811,225 | 201,002 | 325,439 | 2,095 | 7,705 | 367,444 | 81,144 | 365,112 | 174,170 |
| 2013 | 38 | 3,100 | 244,860 | 326,567 | 501,845 | 803 | 5,997 | 234,437 | 308,387 | 567,484 | 263,668 |
| 2014 | 101 | 10,831 | 663,284 | 447,126 | 452,178 | 543 | 17,041 | 308,287 | 201,553 | 319,859 | 299,267 |
| TOTAL | 234,385 | 20,810 | 2,120,721 | 1,542,489 | 2,479,177 | 3,441 | 31,028 | 1,677,014 | 1,222,669 | 2,591,596 | 1,290,544 |
| O.D. | | | | | | | | | | | 893 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,087,399 | 7,835,931 | 1,291,437 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,983,791 | -2,190,357 | 5,895 | |
| TOTAL LOSSES | 2,103,608 | 5,645,574 | 1,297,332 | |
| EXPECTED LOSSES | 4,019,465 | 6,256,901 | 1,504,825 | |
| CREDIBILITY | .14 | .42 | .65 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .212 | .570 | .131 | .913 |
| INDICATED (POST-TEST) | .269 | .724 | .167 | 1.160 |
| PRES. ON RATE LEVEL | .410 | .637 | .153 | 1.200 |
| DERIVED BY FORMULA | .390 | .674 | .162 | 1.226 |
| UNDERLYING PRES. RATE | .406 | .632 | .152 | 1.190 |
| PROPOSED | .382 | .660 | .158 | 1.200 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.143 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.14 | MINIMUM PREMIUM | |
| MAN. RATES | 1.19 | 1.11 | 1.18 | + 1.14 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 363 | 8,265 | 22.768 | | | | | | | |
| 2011 | 354 | 1,226 | 3.463 | | | | | | | |
| 2012 | 325 | 7,474 | 22.996 | | | | | | | |
| 2013 | 306 | 44,414 | 145.143 | | | | | | 1 | 1 |
| 2014 | 308 | 38,365 | 124.561 | | | | | | | |
| TOTAL | 1,656 | 99,744 | 60.232 | | | | | | 1 | 1 |
| O.D. | | 438 | .264 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 8,265 |
| 2011 | | | | | | | | | | | 1,226 |
| 2012 | | | | | | | | | | | 7,474 |
| 2013 | | | | | 8,282 | | | | | 17,081 | 19,051 |
| 2014 | | | | | | | | | | | 38,365 |
| TOTAL | | | | | 8,282 | | | | | 17,081 | 74,381 |
| O.D. | | | | | | | | | | | 438 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|--------------|--------------|--------------|----------|-----------|--------------|--------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 8,166 |
| 2011 | | | | | | | | | | | 1,190 |
| 2012 | | | | | | | | | | | 7,377 |
| 2013 | | 25 | 2,062 | 1,177 | 9,185 | 8 | 62 | 2,624 | 1,897 | 17,932 | 18,670 |
| 2014 | | | | | | | | | | | 37,828 |
| TOTAL | | 25 | 2,062 | 1,177 | 9,185 | 8 | 62 | 2,624 | 1,897 | 17,932 | 73,231 |
| O.D. | | | | | | | | | | | 432 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|---------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 4,781 | 30,191 | 73,663 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,139 | -6,026 | 52 | | | |
| TOTAL LOSSES | 3,642 | 24,165 | 73,715 | | | |
| EXPECTED LOSSES | 2,253 | 16,870 | 15,033 | | | |
| CREDIBILITY | .00 | .01 | .04 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.199 | 14.592 | 44.514 | 61.305 | | |
| INDICATED (POST-TEST) | 2.795 | 18.546 | 56.577 | 77.918 | | |
| PRES. ON RATE LEVEL | 1.373 | 10.275 | 9.155 | 20.803 | | |
| DERIVED BY FORMULA | 1.373 | 10.358 | 11.052 | 22.783 | | |
| UNDERLYING PRES. RATE | 1.361 | 10.187 | 9.078 | 20.626 | | |
| PROPOSED | 1.373 | 10.358 | 11.052 | 22.783 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 21.714 |
| IND. RATES | | | | 21.71 | MINIMUM PREMIUM | |
| MAN. RATES | 20.84 | 19.28 | 20.45 | + 21.71 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | | | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|--|--|-----------------|---------|-------|-------|------|-----|
| | | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1 | | | | | | | | | | | | |
| 2011 | 3 | | | | | | | | | | | | |
| 2012 | 1 | | | | | | | | | | | | |
| 2013 | 1 | | | | | | | | | | | | |
| 2014 | 1 | | | | | | | | | | | | |
| TOTAL | 7 | | | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|--|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY | |
| | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|--|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY | |
| | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|---------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | | | | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | | | | | | |
| TOTAL LOSSES | | | | | | |
| EXPECTED LOSSES | | | 7 | | | |
| CREDIBILITY | .00 | .00 | .00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 | | |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 | | |
| PRES. ON RATE LEVEL | .024 | .127 | .877 | 1.028 | | |
| DERIVED BY FORMULA | .024 | .127 | .877 | 1.028 | | |
| UNDERLYING PRES. RATE | .024 | .126 | .869 | 1.019 | | |
| PROPOSED | .024 | .127 | .877 | 1.028 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .979 |
| IND. RATES | | | | .98 | MINIMUM PREMIUM | |
| MAN. RATES | 1.07 | .95 | 1.01 | + .98 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 240,640 | 1,546,836 | .642 | | | 2 | 1 | 2 | 5 |
| 2011 | 226,288 | 630,824 | .278 | | | 2 | | 2 | 4 |
| 2012 | 203,618 | 115,777 | .056 | | | | | 7 | 7 |
| 2013 | 248,727 | 187,036 | .075 | | | | 2 | 4 | 6 |
| 2014 | 258,538 | 153,086 | .059 | | | | | 4 | 4 |
| TOTAL | 1,177,811 | 2,633,559 | .224 | | | 4 | 3 | 19 | 26 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 643,176 | 45,902 | 10,946 | | | 734,158 | 27,415 | 4,305 | 80,934 |
| 2011 | | | 348,611 | | 11,254 | | | 99,552 | | 131,376 | 40,031 |
| 2012 | | | | | 27,835 | | | | | 33,184 | 54,758 |
| 2013 | | | | 65,511 | 18,354 | | | | 44,434 | 47,440 | 11,297 |
| 2014 | | | | | 25,965 | | | | | 67,132 | 59,989 |
| TOTAL | | | 991,787 | 111,413 | 94,354 | | | 833,710 | 71,849 | 283,437 | 247,009 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|------------------|----------------|----------------|------------|--------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 740,598 | 64,263 | 16,091 | | | 1,390,913 | 39,176 | 6,066 | 79,963 |
| 2011 | | 3,263 | 462,727 | 2,431 | 22,106 | | 5,773 | 204,124 | 3,160 | 174,803 | 38,870 |
| 2012 | | 35 | 2,445 | 1,534 | 34,261 | | 46 | 1,832 | 1,685 | 38,688 | 54,046 |
| 2013 | 6 | 488 | 41,032 | 73,450 | 25,205 | 114 | 872 | 33,244 | 47,447 | 52,823 | 11,071 |
| 2014 | 4 | 381 | 22,252 | 13,283 | 23,704 | 52 | 1,241 | 30,361 | 19,720 | 48,253 | 59,149 |
| TOTAL | 10 | 4,167 | 1,269,054 | 154,961 | 121,367 | 166 | 7,932 | 1,660,474 | 111,188 | 320,633 | 243,099 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 2,941,803 | 708,149 | 243,099 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -890,046 | -253,118 | 1,364 | | | |
| TOTAL LOSSES | 2,051,757 | 455,031 | 244,463 | | | |
| EXPECTED LOSSES | 1,778,494 | 718,464 | 353,342 | | | |
| CREDIBILITY | .16 | .47 | .73 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .174 | .039 | .021 | .234 | | |
| INDICATED (POST-TEST) | .221 | .050 | .027 | .298 | | |
| PRES. ON RATE LEVEL | .152 | .062 | .030 | .244 | | |
| DERIVED BY FORMULA | .163 | .056 | .028 | .247 | | |
| UNDERLYING PRES. RATE | .151 | .061 | .030 | .242 | | |
| PROPOSED | .163 | .056 | .028 | .247 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .235 |
| IND. RATES | | | | .24 | MINIMUM PREMIUM | |
| MAN. RATES | .26 | .23 | .24 | + .24 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 18,137 | 44,515 | .245 | | | | 1 | | 1 | 2 |
| 2011 | 16,930 | 79,337 | .468 | | | | | | 2 | 2 |
| 2012 | 17,901 | 320,543 | 1.790 | | | | | | 2 | 4 |
| 2013 | 17,752 | 837,613 | 4.718 | | | 1 | 1 | 4 | 2 | 7 |
| 2014 | 13,418 | 97,191 | .724 | | | | | 1 | 1 | 2 |
| TOTAL | 84,138 | 1,379,199 | 1.639 | | | 2 | 7 | 8 | 8 | 17 |
| O.D. | | 2,207 | .002 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,500 | 3,432 | | | | 11,332 | 2,880 | 19,371 |
| 2011 | | | | | 16,106 | | | | | 49,980 | 13,251 |
| 2012 | | | 132,832 | 4,775 | 5,467 | | | 100,433 | 5,836 | 40,761 | 30,439 |
| 2013 | | | 268,399 | 189,531 | 27,515 | | | 159,729 | 121,188 | 32,004 | 39,247 |
| 2014 | | | | 70,200 | 342 | | | | 20,796 | 988 | 4,865 |
| TOTAL | | | 401,231 | 272,006 | 52,862 | | | 260,162 | 159,152 | 126,613 | 107,173 |
| O.D. | | | | | | | | | | | 2,207 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 10,500 | 5,045 | | | | 16,193 | 4,058 | 19,139 |
| 2011 | | 8 | 407 | 257 | 22,903 | | 32 | 722 | 759 | 65,912 | 12,867 |
| 2012 | 32 | 1,301 | 169,874 | 9,098 | 12,075 | 1,225 | 4,031 | 200,743 | 12,311 | 51,290 | 30,043 |
| 2013 | 99 | 3,792 | 435,765 | 223,967 | 64,509 | 1,831 | 7,891 | 370,706 | 131,080 | 52,169 | 38,462 |
| 2014 | 13 | 1,164 | 77,221 | 60,441 | 10,949 | 36 | 1,572 | 19,969 | 13,188 | 2,974 | 4,797 |
| TOTAL | 144 | 6,265 | 683,267 | 304,263 | 115,481 | 3,092 | 13,526 | 592,140 | 173,531 | 176,403 | 105,308 |
| O.D. | | | | | | | | | | | 2,168 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,298,434 | 769,678 | 107,476 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -223,368 | -144,890 | 291 | |
| TOTAL LOSSES | 1,075,066 | 624,788 | 107,767 | |
| EXPECTED LOSSES | 440,882 | 403,021 | 89,186 | |
| CREDIBILITY | .03 | .08 | .13 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.278 | .743 | .128 | 2.149 |
| INDICATED (POST-TEST) | 1.624 | .944 | .163 | 2.731 |
| PRES. ON RATE LEVEL | .529 | .483 | .107 | 1.119 |
| DERIVED BY FORMULA | .562 | .520 | .114 | 1.196 |
| UNDERLYING PRES. RATE | .524 | .479 | .106 | 1.109 |
| PROPOSED | .562 | .520 | .114 | 1.196 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.139 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.14 | MINIMUM PREMIUM | |
| MAN. RATES | 1.07 | 1.04 | 1.10 | + 1.14 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 291,284 | 132,639 | .045 | | | | | | 4 | 4 |
| 2011 | 287,935 | 135,125 | .046 | | | | | 1 | | 1 |
| 2012 | 298,428 | 35,637 | .011 | | | | | 1 | | 1 |
| 2013 | 310,433 | 92,289 | .029 | | | | | | | |
| 2014 | 329,374 | 60,514 | .018 | | | | | | 2 | 2 |
| TOTAL | 1,517,454 | 456,204 | .030 | | | | | 2 | 6 | 8 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 18,683 | | | | | 95,857 | 18,099 |
| 2011 | | | | 95,413 | | | | | 15,155 | | 24,557 |
| 2012 | | | | 7,336 | | | | | 7,500 | | 20,801 |
| 2013 | | | | | | | | | | | 92,289 |
| 2014 | | | | | 9,640 | | | | | 38,806 | 12,068 |
| TOTAL | | | | 102,749 | 28,323 | | | | 22,655 | 134,663 | 167,814 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|----------------|---------------|-----------|------------|---------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 27,464 | | | | | 135,062 | 17,882 |
| 2011 | | 20 | 5,963 | 125,112 | 967 | | | 1,346 | 18,596 | 197 | 23,845 |
| 2012 | | 34 | 1,471 | 9,022 | 206 | | | 1,858 | 8,528 | 257 | 20,531 |
| 2013 | | | | | | | 85 | | | | 90,443 |
| 2014 | 1 | 142 | 8,260 | 4,930 | 8,801 | 30 | 718 | 17,547 | 11,402 | 27,892 | 11,899 |
| TOTAL | 1 | 196 | 15,694 | 139,064 | 37,438 | 30 | 803 | 20,751 | 38,526 | 163,408 | 164,600 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 37,475 | 378,436 | 164,600 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -482,510 | -112,032 | 932 | |
| TOTAL LOSSES | | 266,404 | 165,532 | |
| EXPECTED LOSSES | 971,170 | 318,666 | 242,792 | |
| CREDIBILITY | .19 | .55 | .87 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .018 | .011 | .029 |
| INDICATED (POST-TEST) | .000 | .023 | .014 | .037 |
| PRES. ON RATE LEVEL | .065 | .021 | .016 | .102 |
| DERIVED BY FORMULA | .053 | .022 | .014 | .089 |
| UNDERLYING PRES. RATE | .064 | .021 | .016 | .101 |
| PROPOSED | .053 | .022 | .014 | .089 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .08 | MINIMUM PREMIUM |
| MAN. RATES | .10 | .09 | .10 | + .08 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 112,748 | 4,590,845 | 4.071 | | | 112,748 | 1 | | 7 | 8 | 49 | 65 |
| 2011 | 108,933 | 3,229,490 | 2.964 | | | 108,933 | | | 5 | 8 | 64 | 77 |
| 2012 | 110,430 | 4,460,445 | 4.039 | | | 110,430 | | 1 | 6 | 17 | 52 | 76 |
| 2013 | 112,815 | 2,830,721 | 2.509 | | | 112,815 | | | | 13 | 59 | 72 |
| 2014 | 128,028 | 4,191,720 | 3.274 | | | 128,028 | | | 1 | 15 | 52 | 68 |
| TOTAL | 572,954 | 19,303,221 | 3.369 | | | 572,954 | 1 | 1 | 19 | 61 | 276 | 358 |
| O.D. | | 108,505 | .018 | | | | | | | 1 | | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 680,000 | | 1,357,985 | 564,118 | 376,946 | 1,564 | | 484,080 | 528,869 | 391,591 | 205,692 |
| 2011 | | | 992,588 | 461,337 | 308,847 | | | 540,409 | 218,077 | 528,834 | 179,398 |
| 2012 | | 48,240 | 1,138,855 | 881,050 | 342,138 | | 13,342 | 782,454 | 474,769 | 516,543 | 263,054 |
| 2013 | | | | 735,974 | 704,138 | | | | 529,922 | 669,578 | 191,109 |
| 2014 | | | 179,410 | 558,679 | 622,455 | | | 1,008,243 | 648,159 | 924,151 | 250,623 |
| TOTAL | 680,000 | 48,240 | 3,668,838 | 3,201,158 | 2,354,524 | 1,564 | 13,342 | 2,815,186 | 2,399,796 | 3,030,697 | 1,089,876 |
| O.D. | | | | 72,205 | | | | | 26,745 | | 9,555 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 955,629 | | 1,864,512 | 789,765 | 554,110 | 4,628 | | 1,096,925 | 755,754 | 551,751 | 203,224 |
| 2011 | | 9,234 | 1,316,471 | 616,078 | 460,736 | | 28,992 | 1,045,714 | 281,507 | 708,039 | 174,195 |
| 2012 | 268 | 93,156 | 1,657,422 | 1,127,761 | 490,669 | 9,547 | 66,256 | 1,683,636 | 594,124 | 646,285 | 259,634 |
| 2013 | 90 | 7,265 | 585,023 | 895,840 | 835,360 | 1,426 | 10,704 | 412,391 | 577,367 | 739,043 | 187,287 |
| 2014 | 248 | 20,147 | 1,222,973 | 806,580 | 662,265 | 3,314 | 148,012 | 1,717,041 | 721,524 | 775,705 | 247,114 |
| TOTAL | 956,235 | 129,802 | 6,646,401 | 4,236,024 | 3,003,140 | 18,915 | 253,964 | 5,955,707 | 2,930,276 | 3,420,823 | 1,071,454 |
| O.D. | | 332 | 14,480 | 88,794 | 2,033 | | 309 | 6,625 | 30,409 | 914 | 9,370 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,982,770 | 13,712,413 | 1,080,824 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,791,628 | -3,015,327 | 4,606 | | | |
| TOTAL LOSSES | 9,191,142 | 10,697,086 | 1,085,430 | | | |
| EXPECTED LOSSES | 9,642,815 | 8,588,582 | 1,186,014 | | | |
| CREDIBILITY | .10 | .29 | .45 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.604 | 1.867 | .189 | 3.660 | | |
| INDICATED (POST-TEST) | 2.039 | 2.373 | .240 | 4.652 | | |
| PRES. ON RATE LEVEL | 1.697 | 1.512 | .209 | 3.418 | | |
| DERIVED BY FORMULA | 1.731 | 1.762 | .223 | 3.716 | | |
| UNDERLYING PRES. RATE | 1.683 | 1.499 | .207 | 3.389 | | |
| PROPOSED | 1.731 | 1.762 | .223 | 3.716 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.541 |
| IND. RATES | | | | 3.54 | MINIMUM PREMIUM | |
| MAN. RATES | 3.39 | 3.17 | 3.36 | + 3.54 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,702 | 1,184,287 | 101.203 | 1 | | 1 | | 23 | 25 |
| 2011 | 10,947 | 779,958 | 71.248 | | | 1 | 1 | 17 | 19 |
| 2012 | 4,892 | 540,294 | 110.444 | | | 1 | | 9 | 10 |
| 2013 | 7,098 | 1,059,154 | 149.218 | | | 1 | 2 | 10 | 13 |
| 2014 | 657 | 56,175 | 85.502 | | | | 1 | 1 | 2 |
| TOTAL | 35,296 | 3,619,868 | 102.557 | 1 | | 4 | 4 | 60 | 69 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|----------------|------------------|---------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 325,885 | | 116,083 | | 400,055 | 69,273 | | 6,631 | | 230,684 | 35,676 |
| 2011 | | | 167,087 | 96,750 | 162,530 | | | 88,851 | 90,000 | 138,827 | 35,913 |
| 2012 | | | 163,067 | | 243,735 | | | 22,663 | | 93,921 | 16,908 |
| 2013 | | | 125,495 | 204,313 | 341,679 | | | 41,809 | 154,538 | 179,301 | 12,019 |
| 2014 | | | | 1,999 | 3,803 | | | | 31,438 | 14,038 | 4,897 |
| TOTAL | 325,885 | | 571,732 | 303,062 | 1,151,802 | 69,273 | | 159,954 | 275,976 | 656,771 | 105,413 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|--------------|----------------|----------------|------------------|----------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 505,774 | | 159,382 | | 588,082 | 226,384 | | 15,026 | | 325,032 | 35,248 |
| 2011 | | 1,646 | 231,801 | 130,525 | 235,018 | | 5,162 | 190,492 | 113,587 | 185,634 | 34,872 |
| 2012 | 40 | 1,888 | 228,173 | 17,020 | 306,413 | 277 | 1,013 | 49,650 | 5,581 | 110,306 | 16,688 |
| 2013 | 70 | 3,676 | 350,069 | 276,502 | 403,359 | 817 | 4,604 | 195,031 | 169,872 | 201,451 | 11,779 |
| 2014 | | 88 | 5,447 | 3,663 | 3,774 | 66 | 2,617 | 35,859 | 23,625 | 13,513 | 4,828 |
| TOTAL | 505,884 | 7,298 | 974,872 | 427,710 | 1,536,646 | 227,544 | 13,396 | 486,058 | 312,665 | 835,936 | 103,415 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 2,215,052 | 3,112,957 | 103,415 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,752,037 | -1,199,808 | 455 | |
| TOTAL LOSSES | 463,015 | 1,913,149 | 103,870 | |
| EXPECTED LOSSES | 3,181,121 | 3,108,554 | 257,096 | |
| CREDIBILITY | .10 | .29 | .25 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 13.118 | 54.203 | 2.943 | 70.264 |
| INDICATED (POST-TEST) | 16.673 | 68.892 | 3.741 | 89.306 |
| PRES. ON RATE LEVEL | 90.902 | 88.828 | 7.347 | 187.077 |
| DERIVED BY FORMULA | 83.479 | 83.047 | 6.446 | 172.972 |
| UNDERLYING PRES. RATE | 90.127 | 88.071 | 7.284 | 185.482 |
| PROPOSED | 83.479 | 83.047 | 6.446 | 172.972 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 164.859 |
|------------|--------|--------|---------|---------|-----------------|---------|
| IND. RATES | | | | 164.86 | MINIMUM PREMIUM | |
| MAN. RATES | 186.31 | 173.39 | 183.90 | +164.86 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 296 | 11,828 | 39.959 | | | | | | 2 | 2 |
| 2011 | 288 | 280 | .972 | | | | | | | |
| 2012 | 261 | 30,946 | 118.567 | | | | | | 1 | 1 |
| 2013 | 234 | 2,364 | 10.102 | | | | | | | |
| 2014 | 227 | 1,587 | 6.991 | | | | | | | |
| TOTAL | 1,306 | 47,005 | 35.992 | | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,035 | | | | | 7,344 | 1,449 |
| 2011 | | | | | | | | | | | 280 |
| 2012 | | | | | 458 | | | | | 21,694 | 8,794 |
| 2013 | | | | | | | | | | | 2,364 |
| 2014 | | | | | | | | | | | 1,587 |
| TOTAL | | | | | 3,493 | | | | | 29,038 | 14,474 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-----------|-----------|--------------|---------|-----------|--------------|--------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,462 | | | | | 10,348 | 1,432 |
| 2011 | | | | | | | | | | | 272 |
| 2012 | | | 40 | 25 | 563 | | 30 | 1,196 | 1,102 | 25,294 | 8,680 |
| 2013 | | | | | | | | | | | 2,317 |
| 2014 | | | | | | | | | | | 1,565 |
| TOTAL | | | 40 | 25 | 5,025 | | 30 | 1,196 | 1,102 | 35,642 | 14,266 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,266 | 41,794 | 14,266 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -24,764 | -10,299 | 14 | |
| TOTAL LOSSES | | 31,495 | 14,280 | |
| EXPECTED LOSSES | 48,787 | 28,678 | 4,321 | |
| CREDIBILITY | .01 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 24.116 | 10.934 | 35.050 |
| INDICATED (POST-TEST) | .000 | 30.651 | 13.897 | 44.548 |
| PRES. ON RATE LEVEL | 37.677 | 22.148 | 3.338 | 63.163 |
| DERIVED BY FORMULA | 37.300 | 22.233 | 3.549 | 63.082 |
| UNDERLYING PRES. RATE | 37.356 | 21.959 | 3.309 | 62.624 |
| PROPOSED | 37.300 | 22.233 | 3.549 | 63.082 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 60.123 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 60.12 | MINIMUM PREMIUM | |
| MAN. RATES | 65.61 | 58.54 | 62.09 | + 60.12 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 51,683 | 2,766,571 | 5.352 | | | 51,683 | | | 5 | 25 | 17 | 47 |
| 2011 | 49,912 | 3,923,755 | 7.861 | | | 49,912 | | | 4 | 12 | 18 | 34 |
| 2012 | 43,877 | 1,412,244 | 3.218 | | | 43,877 | | | 1 | 10 | 22 | 33 |
| 2013 | 49,279 | 2,352,142 | 4.773 | | | 49,279 | | | 2 | 14 | 8 | 24 |
| 2014 | 58,144 | 665,012 | 1.143 | | | 58,144 | | | | 3 | 18 | 21 |
| TOTAL | 252,895 | 11,119,724 | 4.397 | | | 252,895 | | | 12 | 64 | 83 | 159 |
| O.D. | | 124,709 | .049 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|------------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 702,356 | 856,283 | 82,771 | | | 216,591 | 456,265 | 174,164 | 278,141 |
| 2011 | | | 2,059,541 | 451,990 | 105,811 | | | 513,811 | 463,547 | 88,723 | 240,332 |
| 2012 | | | 136,897 | 154,589 | 366,741 | | | 156,272 | 178,797 | 290,248 | 128,700 |
| 2013 | | | 528,874 | 461,807 | 103,191 | | | 715,894 | 291,164 | 50,231 | 200,981 |
| 2014 | | | | 53,410 | 273,197 | | | | 63,862 | 193,259 | 81,284 |
| TOTAL | | | 3,427,668 | 1,978,079 | 931,711 | | | 1,602,568 | 1,453,635 | 796,625 | 929,438 |
| O.D. | | | | | 94,522 | | | | | 26,882 | 3,305 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 964,335 | 1,198,798 | 121,674 | | | 490,795 | 652,005 | 245,396 | 274,803 |
| 2011 | | 15,894 | 2,266,665 | 605,253 | 184,548 | | 25,332 | 941,332 | 575,338 | 129,898 | 233,362 |
| 2012 | 32 | 2,507 | 236,782 | 213,319 | 461,147 | 1,905 | 8,559 | 366,943 | 223,623 | 350,061 | 127,027 |
| 2013 | 164 | 6,966 | 757,144 | 536,198 | 177,914 | 4,614 | 19,673 | 928,114 | 313,714 | 98,800 | 196,961 |
| 2014 | 48 | 4,931 | 292,673 | 185,617 | 257,547 | 259 | 8,330 | 147,335 | 96,380 | 145,861 | 80,146 |
| TOTAL | 244 | 30,298 | 4,517,599 | 2,739,185 | 1,202,830 | 6,778 | 61,894 | 2,874,519 | 1,861,060 | 970,016 | 912,299 |
| O.D. | | | | | 138,947 | | | | | 37,877 | 3,265 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,491,332 | 6,949,915 | 915,564 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,602,085 | -1,564,097 | 3,609 | |
| TOTAL LOSSES | 4,889,247 | 5,385,818 | 919,173 | |
| EXPECTED LOSSES | 5,214,694 | 4,453,481 | 918,010 | |
| CREDIBILITY | .06 | .17 | .26 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.933 | 2.130 | .363 | 4.426 |
| INDICATED (POST-TEST) | 2.457 | 2.707 | .461 | 5.625 |
| PRES. ON RATE LEVEL | 2.080 | 1.776 | .366 | 4.222 |
| DERIVED BY FORMULA | 2.103 | 1.934 | .391 | 4.428 |
| UNDERLYING PRES. RATE | 2.062 | 1.761 | .363 | 4.186 |
| PROPOSED | 2.103 | 1.934 | .391 | 4.428 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.220 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.22 | MINIMUM PREMIUM | |
| MAN. RATES | 4.13 | 3.91 | 4.15 | + 4.22 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|------------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 361,621 | 18,172,276 | 5.025 | | | 361,621 | 1 | | 37 | 65 | 271 | 374 |
| 2011 | 372,680 | 20,746,476 | 5.566 | | | 372,680 | 2 | | 35 | 78 | 253 | 368 |
| 2012 | 369,370 | 19,818,510 | 5.365 | | | 369,370 | | | 19 | 71 | 287 | 377 |
| 2013 | 383,259 | 16,152,951 | 4.214 | | | 383,259 | | | 23 | 96 | 242 | 361 |
| 2014 | 388,594 | 13,415,992 | 3.452 | | | 388,594 | | | 7 | 31 | 272 | 310 |
| TOTAL | 1,875,524 | 88,306,205 | 4.708 | | | 1,875,524 | 3 | | 121 | 341 | 1325 | 1790 |
| O.D. | | 37,752 | .002 | | | | | | | | 2 | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|---------|-------------------|-------------------|-------------------|--------------|---------|-------------------|------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 129,145 | | 6,577,518 | 2,471,635 | 2,257,289 | 3,000 | | 2,243,602 | 1,484,169 | 1,872,843 | 1,133,075 |
| 2011 | 1,654,020 | | 7,656,939 | 2,654,609 | 1,434,933 | | | 2,784,714 | 1,706,451 | 1,974,520 | 880,290 |
| 2012 | | | 5,372,994 | 2,653,746 | 3,341,670 | | | 3,599,662 | 1,634,759 | 2,504,242 | 711,437 |
| 2013 | | | 4,239,818 | 3,330,308 | 1,681,059 | | | 1,833,950 | 2,346,927 | 1,861,241 | 859,648 |
| 2014 | | | 1,600,983 | 1,670,402 | 3,442,060 | | | 723,736 | 1,178,814 | 3,948,797 | 851,200 |
| TOTAL | 1,783,165 | | 25,448,252 | 12,780,700 | 12,157,011 | 3,000 | | 11,185,664 | 8,351,120 | 12,161,643 | 4,435,650 |
| O.D. | | | | | 7,260 | | | | | 8,306 | 22,186 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|-------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 200,433 | | 9,030,933 | 3,460,287 | 3,318,215 | 9,804 | | 5,084,002 | 2,120,874 | 2,638,844 | 1,119,478 |
| 2011 | 2,024,938 | 69,635 | 9,925,623 | 3,551,039 | 2,195,658 | | 152,391 | 5,553,118 | 2,154,913 | 2,667,216 | 854,762 |
| 2012 | 1,105 | 61,025 | 6,712,369 | 3,549,648 | 4,370,110 | 28,911 | 114,577 | 5,194,604 | 2,070,896 | 3,059,676 | 702,188 |
| 2013 | 1,633 | 66,390 | 7,381,348 | 4,078,548 | 2,426,151 | 23,730 | 110,769 | 5,043,921 | 2,577,810 | 2,232,196 | 842,455 |
| 2014 | 2,029 | 114,096 | 6,367,493 | 3,369,564 | 3,586,411 | 7,515 | 296,098 | 4,023,021 | 1,969,762 | 3,033,597 | 839,283 |
| TOTAL | 2,230,138 | 311,146 | 39,417,766 | 18,009,086 | 15,896,545 | 69,960 | 673,835 | 24,898,666 | 10,894,255 | 13,631,529 | 4,358,166 |
| O.D. | | | 127 | 79 | 10,325 | | 4 | 163 | 151 | 10,985 | 21,748 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 67,601,805 | 58,452,955 | 4,379,914 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -24,776,135 | -16,593,776 | 22,526 | | | |
| TOTAL LOSSES | 42,825,670 | 41,859,179 | 4,402,440 | | | |
| EXPECTED LOSSES | 49,701,387 | 47,000,632 | 6,020,432 | | | |
| CREDIBILITY | .22 | .64 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.283 | 2.232 | .235 | 4.750 | | |
| INDICATED (POST-TEST) | 2.902 | 2.837 | .299 | 6.038 | | |
| PRES. ON RATE LEVEL | 2.673 | 2.528 | .323 | 5.524 | | |
| DERIVED BY FORMULA | 2.723 | 2.726 | .299 | 5.748 | | |
| UNDERLYING PRES. RATE | 2.650 | 2.506 | .321 | 5.477 | | |
| PROPOSED | 2.723 | 2.726 | .299 | 5.748 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.478 |
| IND. RATES | | | | 5.48 | MINIMUM PREMIUM | |
| MAN. RATES | 5.42 | 5.12 | 5.43 | + 5.48 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|------|----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 480 | 724,244 | 1508.841 | | | 1 | | | 7 | 8 |
| 2011 | 468 | 45,448 | 97.111 | | | | | | 1 | 1 |
| 2012 | 470 | 174,340 | 370.936 | | | | | | 6 | 7 |
| 2013 | 465 | 174,490 | 375.247 | | | | | | 3 | 7 |
| 2014 | 427 | 4,596,746 | 765.213 | | | 1 | | | 2 | 5 |
| TOTAL | 2,310 | 5,715,268 | 2474.142 | | | 2 | | | 6 | 28 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|---------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 375,068 | | 29,956 | | | 200,000 | | 64,611 | 54,609 |
| 2011 | | | | | 2,931 | | | | | 12,974 | 29,543 |
| 2012 | | | | 37,670 | 15,033 | | | | 34,831 | 56,192 | 30,614 |
| 2013 | | | | 63,165 | 17,857 | | | | 30,340 | 21,320 | 41,808 |
| 2014 | | | 665,772 | 81,012 | 18,507 | | | 3,700,000 | 65,853 | 20,489 | 45,113 |
| TOTAL | | | 1,040,840 | 181,847 | 84,284 | | | 3,900,000 | 131,024 | 175,586 | 201,687 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 510,760 | | 44,035 | | | 449,497 | | 91,037 | 53,954 |
| 2011 | | 2 | 74 | 47 | 4,167 | | 10 | 187 | 196 | 17,110 | 28,686 |
| 2012 | | 193 | 8,876 | 47,151 | 19,567 | | 479 | 11,734 | 42,455 | 66,703 | 30,216 |
| 2013 | 5 | 473 | 39,602 | 70,841 | 24,484 | 73 | 550 | 20,992 | 31,171 | 24,453 | 40,972 |
| 2014 | 82 | 3,446 | 186,800 | 88,051 | 39,037 | 1,687 | 91,953 | 797,362 | 97,321 | 64,854 | 44,481 |
| TOTAL | 87 | 4,114 | 746,112 | 206,090 | 131,290 | 1,760 | 92,992 | 1,279,772 | 171,143 | 264,157 | 198,309 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|----------|
| TOTAL TRANS. LOSSES PG B | 2,124,837 | 772,680 | 198,309 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -163,047 | -100,417 | 351 | |
| TOTAL LOSSES | 1,961,790 | 672,263 | 198,660 | |
| EXPECTED LOSSES | 324,158 | 281,786 | 99,817 | |
| CREDIBILITY | .02 | .06 | .14 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 849.260 | 291.023 | 86.000 | 1226.283 |
| INDICATED (POST-TEST) | 1079.409 | 369.890 | 109.306 | 1558.605 |
| PRES. ON RATE LEVEL | 141.535 | 123.035 | 43.583 | 308.153 |
| DERIVED BY FORMULA | 160.292 | 137.846 | 52.784 | 350.922 |
| UNDERLYING PRES. RATE | 140.328 | 121.986 | 43.211 | 305.525 |
| PROPOSED | 160.292 | 137.846 | 52.784 | 350.922 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 334.463 |
|------------|--------|--------|---------|---------|-----------------|---------|
| IND. RATES | | | | 334.46 | MINIMUM PREMIUM | |
| MAN. RATES | 292.90 | 285.61 | 302.92 | +334.46 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 14,107 | 3,326,570 | 235.809 | | | 2 | 6 | 69 | 77 |
| 2011 | 14,196 | 3,109,474 | 219.038 | | | 1 | 5 | 53 | 59 |
| 2012 | 5,106 | 908,074 | 177.844 | | | | 1 | 27 | 28 |
| 2013 | 13,455 | 2,569,096 | 190.939 | | | 2 | 5 | 30 | 37 |
| 2014 | 1,192 | 89,712 | 75.261 | | | | | 6 | 6 |
| TOTAL | 48,056 | 10,002,926 | 208.151 | | | 5 | 17 | 185 | 207 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 279,023 | 339,639 | 1,481,054 | | | 92,260 | 318,280 | 709,250 | 107,064 |
| 2011 | | | 164,125 | 482,355 | 1,219,550 | | | 81,065 | 145,336 | 887,395 | 129,648 |
| 2012 | | | | 67,000 | 434,163 | | | | 23,717 | 338,491 | 44,703 |
| 2013 | | | 304,510 | 259,665 | 944,485 | | | 281,260 | 170,342 | 554,969 | 53,865 |
| 2014 | | | | | 37,945 | | | | | 38,641 | 13,126 |
| TOTAL | | | 747,658 | 1,148,659 | 4,117,197 | | | 454,585 | 657,675 | 2,528,746 | 348,406 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 383,099 | 475,495 | 2,177,147 | | | 209,061 | 454,822 | 999,333 | 105,779 |
| 2011 | | 2,122 | 278,679 | 652,927 | 1,741,919 | | 5,199 | 190,394 | 192,756 | 1,173,425 | 125,888 |
| 2012 | | 886 | 51,540 | 106,312 | 536,309 | | 727 | 24,569 | 44,146 | 395,460 | 44,122 |
| 2013 | 158 | 7,765 | 746,777 | 432,002 | 1,089,234 | 3,383 | 14,955 | 704,239 | 245,282 | 612,315 | 52,788 |
| 2014 | 4 | 563 | 32,518 | 19,409 | 34,642 | 31 | 712 | 17,468 | 11,353 | 27,775 | 12,942 |
| TOTAL | 162 | 11,336 | 1,492,613 | 1,686,145 | 5,579,251 | 3,414 | 21,593 | 1,145,731 | 948,359 | 3,208,308 | 341,519 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 2,674,849 | 11,422,063 | 341,519 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,634,931 | -4,490,113 | 1,063 | |
| TOTAL LOSSES | | 6,931,950 | 342,582 | |
| EXPECTED LOSSES | 6,631,104 | 11,699,426 | 535,632 | |
| CREDIBILITY | .17 | .70 | .42 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 144,247 | 7,129 | 151,376 |
| INDICATED (POST-TEST) | .000 | 183,338 | 9,061 | 192,399 |
| PRES. ON RATE LEVEL | 139,173 | 245,548 | 11,242 | 395,963 |
| DERIVED BY FORMULA | 115,514 | 202,001 | 10,326 | 327,841 |
| UNDERLYING PRES. RATE | 137,987 | 243,454 | 11,146 | 392,587 |
| PROPOSED | 115,514 | 202,001 | 10,326 | 327,841 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 312.465 |
|------------|--------|--------|---------|---------|-----------------|---------|
| IND. RATES | | | | 312.47 | MINIMUM PREMIUM | |
| MAN. RATES | 372.00 | 367.00 | 389.24 | +312.47 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 428,563 | 6,035,170 | 1.408 | | | 7 | 39 | 105 | 151 |
| 2011 | 427,890 | 5,050,705 | 1.180 | | | 6 | 40 | 78 | 124 |
| 2012 | 402,775 | 3,919,515 | .973 | | | 2 | 44 | 83 | 129 |
| 2013 | 386,099 | 5,544,227 | 1.435 | 1 | | 3 | 59 | 61 | 124 |
| 2014 | 388,368 | 4,187,433 | 1.078 | | | 2 | 6 | 93 | 101 |
| TOTAL | 2,033,695 | 24,737,050 | 1.216 | 1 | | 20 | 188 | 420 | 629 |
| O.D. | | 284,028 | .013 | | | | 5 | 8 | 13 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,350,238 | 956,589 | 656,440 | | | 961,199 | 814,977 | 729,753 | 565,974 |
| 2011 | | | 918,758 | 1,319,045 | 440,420 | | | 196,183 | 937,725 | 601,309 | 637,265 |
| 2012 | | | 304,187 | 1,024,910 | 493,397 | | | 99,044 | 784,506 | 657,377 | 556,094 |
| 2013 | 401,232 | | 445,549 | 1,873,665 | 170,770 | | | 216,644 | 1,556,114 | 451,520 | 428,733 |
| 2014 | | | 387,732 | 349,524 | 541,152 | | | 959,454 | 278,877 | 1,136,031 | 534,663 |
| TOTAL | 401,232 | | 3,406,464 | 5,523,733 | 2,302,179 | | | 2,432,524 | 4,372,199 | 3,575,990 | 2,722,729 |
| O.D. | | | | 84,889 | 9,392 | | | | 65,165 | 31,042 | 93,540 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,714,851 | 1,339,227 | 964,970 | | | 1,962,382 | 1,164,601 | 1,028,222 | 559,182 |
| 2011 | | 9,016 | 1,312,324 | 1,742,564 | 655,711 | | 11,587 | 490,507 | 1,162,075 | 808,216 | 618,784 |
| 2012 | 73 | 8,253 | 634,566 | 1,294,243 | 648,100 | 1,205 | 13,817 | 425,017 | 928,872 | 796,735 | 548,865 |
| 2013 | 663,532 | 16,895 | 1,622,188 | 2,075,523 | 361,304 | 5,573 | 34,064 | 1,378,360 | 1,544,248 | 594,109 | 420,158 |
| 2014 | 374 | 20,613 | 1,152,266 | 610,517 | 583,729 | 3,266 | 148,142 | 1,666,838 | 568,630 | 899,666 | 527,178 |
| TOTAL | 663,979 | 54,777 | 6,436,195 | 7,062,074 | 3,213,814 | 10,044 | 207,610 | 5,923,104 | 5,368,426 | 4,126,948 | 2,674,167 |
| O.D. | | 16 | 5,443 | 111,630 | 14,045 | | 11 | 3,563 | 86,095 | 42,432 | 91,819 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 13,304,742 | 20,025,464 | 2,765,986 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,226,095 | -5,713,722 | 12,256 | |
| TOTAL LOSSES | 9,078,647 | 14,311,742 | 2,778,242 | |
| EXPECTED LOSSES | 8,399,161 | 16,045,854 | 3,457,282 | |
| CREDIBILITY | .23 | .67 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .446 | .704 | .137 | 1.287 |
| INDICATED (POST-TEST) | .567 | .895 | .174 | 1.636 |
| PRES. ON RATE LEVEL | .417 | .796 | .171 | 1.384 |
| DERIVED BY FORMULA | .452 | .862 | .174 | 1.488 |
| UNDERLYING PRES. RATE | .413 | .789 | .170 | 1.372 |
| PROPOSED | .452 | .862 | .174 | 1.488 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.418 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.42 | MINIMUM PREMIUM | |
| MAN. RATES | 1.33 | 1.28 | 1.36 | + 1.42 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|----------|-----------|-----------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,107 | 485,795 | 1.181 | | | 41,107 | | | | 1 | 16 | 17 |
| 2011 | 41,649 | 823,675 | 1.977 | | | 41,649 | | | 1 | 6 | 17 | 24 |
| 2012 | 44,438 | 425,387 | .957 | | | 44,438 | | | | 2 | 17 | 19 |
| 2013 | 46,970 | 596,905 | 1.270 | | | 46,970 | | | | 2 | 22 | 24 |
| 2014 | 48,900 | 615,705 | 1.259 | | | 48,900 | | 1 | | 4 | 18 | 23 |
| TOTAL | 223,064 | 2,947,467 | 1.321 | | | 223,064 | | 1 | 1 | 15 | 90 | 107 |
| O.D. | | 1,632 | | | | | | | | | | |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------------|----------------|----------------|----------------|---------|---------------|---------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,615 | 117,529 | | | | 5,464 | 293,948 | 61,239 |
| 2011 | | | 135,276 | 223,308 | 114,089 | | | 54,915 | 35,761 | 141,874 | 118,452 |
| 2012 | | | | 100,452 | 106,493 | | | | 67,891 | 82,602 | 67,949 |
| 2013 | | | | 49,852 | 144,654 | | | | 24,234 | 146,367 | 231,798 |
| 2014 | | 42,000 | | 111,063 | 172,085 | | 15,000 | | 40,780 | 174,751 | 60,026 |
| TOTAL | | 42,000 | 135,276 | 492,290 | 654,850 | | 15,000 | 54,915 | 174,130 | 839,542 | 539,464 |
| O.D. | | | | | | | | | | | 1,632 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 10,661 | 172,768 | | | | 7,808 | 414,173 | 60,504 |
| 2011 | | 1,354 | 196,283 | 295,503 | 166,863 | | 3,226 | 116,777 | 46,680 | 188,418 | 115,017 |
| 2012 | | 599 | 29,489 | 129,396 | 133,912 | | 891 | 21,392 | 81,384 | 98,625 | 67,066 |
| 2013 | 11 | 824 | 63,780 | 74,447 | 164,103 | 125 | 886 | 36,640 | 39,261 | 155,295 | 227,162 |
| 2014 | 42 | 65,208 | 277,693 | 184,327 | 174,719 | 208 | 51,162 | 120,472 | 76,688 | 130,232 | 59,186 |
| TOTAL | 53 | 67,985 | 567,245 | 694,334 | 812,365 | 333 | 56,165 | 295,281 | 251,821 | 986,743 | 528,935 |
| O.D. | | | | | | | | | | | 1,609 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 987,062 | 2,745,263 | 530,544 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -911,419 | -755,219 | 1,705 | |
| TOTAL LOSSES | 75,643 | 1,990,044 | 532,249 | |
| EXPECTED LOSSES | 1,840,279 | 2,152,569 | 439,437 | |
| CREDIBILITY | .05 | .15 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .034 | .892 | .239 | 1.165 |
| INDICATED (POST-TEST) | .043 | 1.134 | .304 | 1.481 |
| PRES. ON RATE LEVEL | .832 | .973 | .199 | 2.004 |
| DERIVED BY FORMULA | .793 | .997 | .224 | 2.014 |
| UNDERLYING PRES. RATE | .825 | .965 | .197 | 1.987 |
| PROPOSED | .789 | .992 | .223 | 2.004 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.910 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.91 | MINIMUM PREMIUM | |
| MAN. RATES | 2.09 | 1.86 | 1.97 | + 1.91 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,043,667 | 16,085,424 | 1.541 | | | 1,043,667 | | | 17 | 59 | 249 | 325 |
| 2011 | 1,093,930 | 12,568,348 | 1.148 | | | 1,093,930 | | | 11 | 58 | 219 | 288 |
| 2012 | 1,112,280 | 13,845,365 | 1.244 | | | 1,112,280 | | | 12 | 62 | 182 | 256 |
| 2013 | 1,135,419 | 11,414,970 | 1.005 | | | 1,135,419 | | | 8 | 66 | 198 | 272 |
| 2014 | 1,150,947 | 8,325,221 | .723 | | | 1,150,947 | | | 4 | 35 | 187 | 226 |
| TOTAL | 5,536,243 | 62,239,328 | 1.124 | | | 5,536,243 | | | 52 | 280 | 1035 | 1367 |
| O.D. | | 30,413 | | | | | | | | 1 | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|-------------------|-------------------|---------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,343,968 | 2,487,930 | 2,980,283 | | | 1,438,975 | 1,688,669 | 2,919,631 | 1,225,968 |
| 2011 | | | 2,203,173 | 2,166,577 | 2,323,428 | | | 780,007 | 1,563,412 | 2,181,929 | 1,349,822 |
| 2012 | | | 2,340,298 | 2,044,718 | 2,359,980 | | | 1,821,460 | 1,658,471 | 2,398,951 | 1,221,487 |
| 2013 | | | 1,384,119 | 2,512,365 | 2,074,266 | | | 407,557 | 1,579,156 | 2,082,730 | 1,374,777 |
| 2014 | | | 714,418 | 1,164,572 | 1,652,100 | | | 232,746 | 951,832 | 2,413,000 | 1,196,553 |
| TOTAL | | | 9,985,976 | 10,376,162 | 11,390,057 | | | 4,680,745 | 7,441,540 | 11,996,241 | 6,368,607 |
| O.D. | | | | 6,234 | 7,354 | | | | 3,052 | 7,386 | 6,387 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,438,825 | 3,483,105 | 4,381,018 | | | 2,977,690 | 2,413,110 | 4,113,759 | 1,211,256 |
| 2011 | | 21,953 | 3,116,668 | 2,892,106 | 3,364,368 | | 45,941 | 1,754,857 | 1,960,664 | 2,909,911 | 1,310,677 |
| 2012 | 492 | 32,458 | 3,258,731 | 2,690,303 | 3,044,229 | 17,977 | 79,836 | 3,435,205 | 2,060,274 | 2,905,930 | 1,205,608 |
| 2013 | 719 | 36,270 | 3,582,908 | 3,089,192 | 2,589,190 | 8,306 | 47,144 | 1,995,078 | 1,762,100 | 2,320,303 | 1,347,281 |
| 2014 | 1,007 | 59,905 | 3,416,958 | 1,924,711 | 1,771,933 | 4,310 | 160,611 | 2,360,263 | 1,325,335 | 1,860,322 | 1,179,801 |
| TOTAL | 2,218 | 150,586 | 17,814,090 | 14,079,417 | 15,150,738 | 30,593 | 333,532 | 12,523,093 | 9,521,483 | 14,110,225 | 6,254,623 |
| O.D. | | 2 | 185 | 8,845 | 10,457 | | 3 | 106 | 4,473 | 9,740 | 6,275 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 30,854,408 | 52,895,378 | 6,260,898 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -12,916,224 | -15,639,827 | 31,591 | |
| TOTAL LOSSES | 17,938,184 | 37,255,551 | 6,292,489 | |
| EXPECTED LOSSES | 25,964,979 | 44,345,306 | 8,415,090 | |
| CREDIBILITY | .45 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .324 | .673 | .114 | 1.111 |
| INDICATED (POST-TEST) | .412 | .855 | .145 | 1.412 |
| PRES. ON RATE LEVEL | .473 | .808 | .153 | 1.434 |
| DERIVED BY FORMULA | .446 | .855 | .145 | 1.446 |
| UNDERLYING PRES. RATE | .469 | .801 | .152 | 1.422 |
| PROPOSED | .442 | .848 | .144 | 1.434 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.366 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.37 | MINIMUM PREMIUM | |
| MAN. RATES | 1.47 | 1.33 | 1.41 | + 1.37 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,938,027 | 31,179,941 | 1.608 | | | 1,938,027 | | | 35 | 145 | 577 | 757 |
| 2011 | 2,015,560 | 30,650,701 | 1.520 | | | 2,015,560 | | | 18 | 198 | 651 | 867 |
| 2012 | 2,090,245 | 33,190,812 | 1.587 | | | 2,090,245 | | | 20 | 190 | 647 | 857 |
| 2013 | 2,309,859 | 35,849,910 | 1.552 | | | 2,309,859 | 1 | 1 | 20 | 224 | 657 | 903 |
| 2014 | 2,387,931 | 26,556,200 | 1.112 | | | 2,387,931 | 1 | | 6 | 74 | 712 | 793 |
| TOTAL | 10,741,622 | 157,427,564 | 1.466 | | | 10,741,622 | 2 | 1 | 99 | 831 | 3244 | 4177 |
| O.D. | | 639,487 | .005 | | | | | | | 1 | 17 | 18 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|---------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 6,413,264 | 4,871,887 | 4,128,952 | | | 4,005,315 | 3,444,078 | 4,970,646 | 3,345,799 |
| 2011 | | | 3,362,175 | 6,137,769 | 4,819,630 | | | 1,145,275 | 5,066,429 | 6,408,582 | 3,710,841 |
| 2012 | | | 3,492,473 | 5,666,917 | 6,424,467 | | | 1,670,707 | 5,211,563 | 6,667,744 | 4,056,941 |
| 2013 | 20,000 | 437,153 | 3,491,403 | 6,591,686 | 4,506,132 | 116 | 3,196,285 | 1,400,128 | 5,024,025 | 6,623,233 | 4,559,749 |
| 2014 | 21,873 | | 954,913 | 2,155,774 | 6,800,569 | 24,395 | | 579,933 | 1,401,638 | 9,848,490 | 4,768,615 |
| TOTAL | 41,873 | 437,153 | 17,714,228 | 25,424,033 | 26,679,750 | 24,511 | 3,196,285 | 8,801,358 | 20,147,733 | 34,518,695 | 20,441,945 |
| O.D. | | | | 27,272 | 136,077 | | | | | 89,194 | 214,409 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|---------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 8,669,593 | 6,820,639 | 6,069,557 | | | 8,079,264 | 4,921,589 | 7,003,636 | 3,305,649 |
| 2011 | | 34,525 | 4,965,385 | 8,146,523 | 6,974,388 | | 69,438 | 2,869,073 | 6,327,470 | 8,535,100 | 3,603,227 |
| 2012 | 825 | 67,844 | 6,122,010 | 7,399,473 | 8,204,283 | 20,313 | 134,234 | 4,927,930 | 6,323,546 | 8,011,089 | 4,004,201 |
| 2013 | 34,877 | 162,007 | 9,010,381 | 7,964,915 | 5,745,849 | 27,776 | 977,890 | 6,633,712 | 5,614,772 | 7,390,478 | 4,468,554 |
| 2014 | 29,907 | 157,923 | 9,159,734 | 5,436,460 | 6,652,330 | 30,638 | 398,025 | 6,705,061 | 3,827,597 | 7,287,027 | 4,701,854 |
| TOTAL | 65,609 | 422,299 | 37,927,103 | 35,768,010 | 33,646,407 | 78,727 | 1,579,587 | 29,215,040 | 27,014,974 | 38,227,330 | 20,083,485 |
| O.D. | 9 | 1,202 | 68,657 | 71,385 | 149,249 | 68 | 2,668 | 63,772 | 129,405 | 172,609 | 211,574 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 69,424,741 | 135,179,369 | 20,295,059 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -24,981,444 | -40,314,235 | 98,442 | | | |
| TOTAL LOSSES | 44,443,297 | 94,865,134 | 20,393,501 | | | |
| EXPECTED LOSSES | 50,485,624 | 115,042,772 | 25,135,395 | | | |
| CREDIBILITY | .70 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .414 | .883 | .190 | 1.487 | | |
| INDICATED (POST-TEST) | .526 | 1.122 | .241 | 1.889 | | |
| PRES. ON RATE LEVEL | .474 | 1.080 | .236 | 1.790 | | |
| DERIVED BY FORMULA | .510 | 1.122 | .241 | 1.873 | | |
| UNDERLYING PRES. RATE | .470 | 1.071 | .234 | 1.775 | | |
| PROPOSED | .510 | 1.122 | .241 | 1.873 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.785 |
| IND. RATES | | | | 1.79 | MINIMUM PREMIUM | |
| MAN. RATES | 1.65 | 1.66 | 1.76 | + 1.79 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 89,828 | 1,223,725 | 1.362 | | | 89,828 | | | | 8 | 25 | 33 |
| 2011 | 94,150 | 1,238,529 | 1.315 | | | 94,150 | | | 3 | 4 | 29 | 36 |
| 2012 | 99,144 | 956,458 | .964 | | | 99,144 | | | 1 | 3 | 23 | 27 |
| 2013 | 104,865 | 3,231,088 | 3.081 | | | 104,865 | | | 1 | 9 | 30 | 40 |
| 2014 | 111,820 | 867,524 | .775 | | | 111,820 | | | | 3 | 24 | 27 |
| TOTAL | 499,807 | 7,517,324 | 1.504 | | | 499,807 | | | 5 | 27 | 131 | 163 |
| O.D. | | 61,970 | .012 | | | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 409,247 | 272,497 | | | | 170,143 | 240,102 | 131,736 |
| 2011 | | | 407,018 | 144,924 | 162,573 | | | 101,205 | 41,313 | 212,962 | 168,534 |
| 2012 | | | 227,576 | 63,698 | 158,593 | | | 70,261 | 99,420 | 179,822 | 157,088 |
| 2013 | | | 151,147 | 361,189 | 557,313 | | | 126,413 | 1,410,422 | 459,867 | 164,737 |
| 2014 | | | | 142,964 | 203,608 | | | | 176,921 | 179,527 | 164,504 |
| TOTAL | | | 785,741 | 1,122,022 | 1,354,584 | | | 297,879 | 1,898,219 | 1,272,280 | 786,599 |
| O.D. | | | | | 5,474 | | | | | 19,459 | 37,037 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 572,946 | 400,571 | | | | 243,134 | 338,304 | 130,155 |
| 2011 | | 3,896 | 553,084 | 195,243 | 239,766 | | 5,918 | 212,330 | 55,113 | 282,956 | 163,647 |
| 2012 | 55 | 2,679 | 315,280 | 92,085 | 205,943 | 856 | 4,126 | 172,417 | 124,689 | 215,549 | 155,046 |
| 2013 | 102 | 5,503 | 508,423 | 451,805 | 654,202 | 3,049 | 18,317 | 750,244 | 785,971 | 542,989 | 161,442 |
| 2014 | 52 | 5,358 | 331,179 | 226,904 | 207,562 | 442 | 16,571 | 247,266 | 162,481 | 148,301 | 162,201 |
| TOTAL | 209 | 17,436 | 1,707,966 | 1,538,983 | 1,708,044 | 4,347 | 44,932 | 1,382,257 | 1,371,388 | 1,528,099 | 772,491 |
| O.D. | | 2 | 98 | 62 | 7,861 | | 13 | 264 | 278 | 25,767 | 36,553 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,157,524 | 6,180,482 | 809,044 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,686,925 | -1,907,751 | 3,412 | |
| TOTAL LOSSES | 1,470,599 | 4,272,731 | 812,456 | |
| EXPECTED LOSSES | 3,413,683 | 5,447,897 | 869,665 | |
| CREDIBILITY | .09 | .26 | .41 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .294 | .855 | .163 | 1.312 |
| INDICATED (POST-TEST) | .374 | 1.087 | .207 | 1.668 |
| PRES. ON RATE LEVEL | .689 | 1.099 | .176 | 1.964 |
| DERIVED BY FORMULA | .661 | 1.096 | .189 | 1.946 |
| UNDERLYING PRES. RATE | .683 | 1.090 | .174 | 1.947 |
| PROPOSED | .661 | 1.096 | .189 | 1.946 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.854 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.85 | MINIMUM PREMIUM | |
| MAN. RATES | 1.99 | 1.82 | 1.93 | + 1.85 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 69,846 | 1,074,080 | 1.537 | | | 69,846 | | | 1 | 6 | 25 | 32 |
| 2011 | 71,756 | 702,727 | .979 | | | 71,756 | | | | 7 | 19 | 26 |
| 2012 | 69,083 | 854,655 | 1.237 | | | 69,083 | 1 | | 2 | 4 | 9 | 16 |
| 2013 | 67,633 | 1,034,598 | 1.529 | | | 67,633 | | | | 7 | 13 | 20 |
| 2014 | 69,263 | 705,025 | 1.017 | | | 69,263 | | | | 5 | 18 | 23 |
| TOTAL | 347,581 | 4,371,085 | 1.258 | | | 347,581 | 1 | | 3 | 29 | 84 | 117 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|---------|----------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 165,619 | 242,887 | 112,368 | | | 52,443 | 162,448 | 221,808 | 116,507 |
| 2011 | | | | 337,774 | 53,912 | | | | 119,445 | 85,187 | 106,409 |
| 2012 | 1,200 | | 370,781 | 77,502 | 37,466 | | | 128,021 | 61,505 | 58,229 | 119,951 |
| 2013 | | | | 363,135 | 125,074 | | | | 291,415 | 109,337 | 145,637 |
| 2014 | | | | 135,596 | 103,227 | | | | 113,172 | 221,017 | 132,013 |
| TOTAL | 1,200 | | 536,400 | 1,156,894 | 432,047 | | | 180,464 | 747,985 | 695,578 | 620,517 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 227,395 | 340,041 | 165,182 | | | 118,836 | 232,138 | 312,527 | 115,109 |
| 2011 | | 90 | 22,473 | 443,767 | 80,081 | | 52 | 11,842 | 147,860 | 113,893 | 103,323 |
| 2012 | 1,538 | 3,944 | 489,005 | 105,534 | 62,838 | 1,560 | 5,773 | 269,632 | 77,479 | 74,534 | 118,392 |
| 2013 | 36 | 2,807 | 233,267 | 410,456 | 165,597 | 662 | 4,988 | 187,011 | 288,774 | 134,655 | 142,724 |
| 2014 | 36 | 3,763 | 237,060 | 169,217 | 114,791 | 369 | 12,560 | 206,175 | 135,117 | 171,187 | 130,165 |
| TOTAL | 1,610 | 10,604 | 1,209,200 | 1,469,015 | 588,489 | 2,591 | 23,373 | 793,496 | 881,368 | 806,796 | 609,713 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,040,874 | 3,745,668 | 609,713 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,205,831 | -1,081,996 | 2,202 | |
| TOTAL LOSSES | 835,043 | 2,663,672 | 611,915 | |
| EXPECTED LOSSES | 2,408,737 | 3,051,762 | 604,790 | |
| CREDIBILITY | .07 | .21 | .32 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .240 | .766 | .176 | 1.182 |
| INDICATED (POST-TEST) | .305 | .974 | .224 | 1.503 |
| PRES. ON RATE LEVEL | .699 | .886 | .175 | 1.760 |
| DERIVED BY FORMULA | .671 | .904 | .191 | 1.766 |
| UNDERLYING PRES. RATE | .693 | .878 | .174 | 1.745 |
| PROPOSED | .669 | .901 | .190 | 1.760 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.677 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.68 | MINIMUM PREMIUM | |
| MAN. RATES | 1.85 | 1.63 | 1.73 | + 1.68 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 247,758 | 914,321 | .369 | | | 247,758 | | | 3 | 3 | 7 | 13 |
| 2011 | 285,531 | 947,921 | .331 | | | 285,531 | | | 1 | 2 | 14 | 17 |
| 2012 | 280,057 | 623,989 | .222 | | | 280,057 | | | 1 | 4 | 6 | 11 |
| 2013 | 288,459 | 613,784 | .212 | | | 288,459 | | | | 4 | 11 | 15 |
| 2014 | 301,887 | 539,324 | .178 | | | 301,887 | | | | 1 | 15 | 16 |
| TOTAL | 1,403,692 | 3,639,339 | .259 | | | 1,403,692 | | | 5 | 14 | 53 | 72 |
| O.D. | | 29,492 | .002 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 430,874 | 167,973 | 21,758 | | | 102,819 | 66,775 | 79,185 | 44,937 |
| 2011 | | | 140,380 | 112,351 | 299,845 | | | 23,479 | 80,369 | 181,099 | 110,398 |
| 2012 | | | 123,876 | 237,238 | 50,234 | | | 36,615 | 46,884 | 80,619 | 48,523 |
| 2013 | | | | 143,823 | 128,422 | | | | 120,022 | 170,408 | 51,109 |
| 2014 | | | | 102,579 | 199,332 | | | | 46,683 | 133,110 | 57,620 |
| TOTAL | | | 695,130 | 763,964 | 699,591 | | | 162,913 | 360,733 | 644,421 | 312,587 |
| O.D. | | | | | 26,238 | | | | | 3,195 | 59 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|------------------|------------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 591,590 | 235,163 | 31,984 | | | 232,988 | 95,421 | 111,572 | 44,398 |
| 2011 | | 1,453 | 200,815 | 152,993 | 429,968 | | 1,460 | 57,447 | 101,640 | 240,237 | 107,196 |
| 2012 | 29 | 2,333 | 209,072 | 297,230 | 73,374 | 443 | 2,084 | 87,907 | 58,715 | 96,892 | 47,892 |
| 2013 | 16 | 1,389 | 112,044 | 173,760 | 153,062 | 338 | 2,492 | 96,287 | 132,849 | 187,071 | 50,087 |
| 2014 | 47 | 4,627 | 283,247 | 190,036 | 197,544 | 184 | 5,940 | 104,016 | 68,055 | 100,761 | 56,813 |
| TOTAL | 92 | 9,802 | 1,396,768 | 1,049,182 | 885,932 | 965 | 11,976 | 578,645 | 456,680 | 736,533 | 306,386 |
| O.D. | | 10 | 663 | 417 | 37,309 | | 3 | 47 | 48 | 4,214 | 58 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,998,971 | 3,170,315 | 306,444 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,160,783 | -824,033 | 1,560 | |
| TOTAL LOSSES | 838,188 | 2,346,282 | 308,004 | |
| EXPECTED LOSSES | 2,344,166 | 2,344,166 | 407,071 | |
| CREDIBILITY | .18 | .53 | .82 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .060 | .167 | .022 | .249 |
| INDICATED (POST-TEST) | .076 | .212 | .028 | .316 |
| PRES. ON RATE LEVEL | .168 | .168 | .030 | .366 |
| DERIVED BY FORMULA | .151 | .191 | .028 | .370 |
| UNDERLYING PRES. RATE | .167 | .167 | .029 | .363 |
| PROPOSED | .149 | .189 | .028 | .366 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .35 | MINIMUM PREMIUM | |
| MAN. RATES | .40 | .34 | .36 | + .35 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 46,355 | 2,133,487 | 4.602 | | | 4 | 5 | 23 | 32 |
| 2011 | 45,081 | 2,896,432 | 6.424 | | | 8 | 4 | 13 | 25 |
| 2012 | 44,527 | 1,700,719 | 3.819 | | | 3 | 7 | 13 | 23 |
| 2013 | 43,843 | 897,503 | 2.047 | | | 2 | 3 | 12 | 17 |
| 2014 | 41,697 | 793,048 | 1.901 | | | | 3 | 14 | 17 |
| TOTAL | 221,503 | 8,421,189 | 3.802 | | | 17 | 22 | 75 | 114 |
| O.D. | | 682 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 643,450 | 123,036 | 354,941 | | | 456,456 | 83,266 | 364,702 | 107,636 |
| 2011 | | | 1,521,917 | 182,836 | 91,243 | | | 767,017 | 118,943 | 117,241 | 97,235 |
| 2012 | | | 515,430 | 348,103 | 110,676 | | | 172,300 | 263,582 | 86,168 | 204,460 |
| 2013 | | | 327,568 | 150,408 | 69,970 | | | 91,891 | 60,122 | 141,272 | 56,272 |
| 2014 | | | 172,123 | 172,123 | 90,953 | | | | 125,000 | 198,780 | 206,192 |
| TOTAL | | | 3,008,365 | 976,506 | 717,783 | | | 1,487,664 | 650,913 | 908,163 | 671,795 |
| O.D. | | | | | 480 | | | | | 202 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 883,457 | 172,250 | 521,763 | | | 1,034,328 | 118,988 | 513,868 | 106,344 |
| 2011 | | 13,700 | 1,947,082 | 250,613 | 157,113 | | 40,751 | 1,458,099 | 156,078 | 167,215 | 94,415 |
| 2012 | 123 | 6,676 | 733,131 | 445,516 | 166,247 | 2,098 | 9,870 | 408,124 | 310,250 | 115,585 | 201,802 |
| 2013 | 111 | 4,219 | 495,869 | 191,016 | 113,090 | 1,093 | 4,813 | 226,529 | 79,925 | 158,332 | 55,147 |
| 2014 | 43 | 4,191 | 266,580 | 194,306 | 109,133 | 370 | 13,036 | 207,238 | 135,933 | 156,486 | 203,305 |
| TOTAL | 277 | 28,786 | 4,326,119 | 1,253,701 | 1,067,346 | 3,561 | 68,470 | 3,334,318 | 801,174 | 1,111,486 | 661,013 |
| O.D. | | | | | 706 | | | | | 285 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,761,531 | 4,234,698 | 661,013 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,925,445 | -1,364,523 | 1,903 | |
| TOTAL LOSSES | 4,836,086 | 2,870,175 | 662,916 | |
| EXPECTED LOSSES | 5,816,668 | 3,832,002 | 538,253 | |
| CREDIBILITY | .05 | .15 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.183 | 1.296 | .299 | 3.778 |
| INDICATED (POST-TEST) | 2.775 | 1.647 | .380 | 4.802 |
| PRES. ON RATE LEVEL | 2.649 | 1.745 | .245 | 4.639 |
| DERIVED BY FORMULA | 2.655 | 1.730 | .277 | 4.662 |
| UNDERLYING PRES. RATE | 2.626 | 1.730 | .243 | 4.599 |
| PROPOSED | 2.655 | 1.730 | .277 | 4.662 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.443 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.44 | MINIMUM PREMIUM | |
| MAN. RATES | 4.81 | 4.30 | 4.56 | + 4.44 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 395,827 | 9,224,386 | 2.330 | | | 395,827 | | | 13 | 45 | 164 | 222 |
| 2011 | 385,414 | 10,709,805 | 2.778 | | | 385,414 | 2 | | 12 | 50 | 181 | 245 |
| 2012 | 392,506 | 10,423,748 | 2.655 | | | 392,506 | | | 12 | 52 | 156 | 220 |
| 2013 | 403,558 | 9,135,319 | 2.263 | | | 403,558 | 1 | | 6 | 52 | 126 | 185 |
| 2014 | 407,498 | 7,745,412 | 1.900 | | | 407,498 | | | 8 | 16 | 168 | 192 |
| TOTAL | 1,984,803 | 47,238,670 | 2.380 | | | 1,984,803 | 3 | | 51 | 215 | 795 | 1064 |
| O.D. | | 8,417 | | | | | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,086,357 | 1,717,352 | 1,143,318 | | | 1,288,705 | 907,693 | 1,360,019 | 720,942 |
| 2011 | 387,573 | | 2,187,234 | 2,224,535 | 1,581,330 | 244,026 | | 673,090 | 1,194,864 | 1,394,279 | 822,874 |
| 2012 | | | 1,984,919 | 2,946,463 | 1,063,438 | | | 925,351 | 1,375,543 | 1,410,126 | 717,908 |
| 2013 | 611,333 | | 999,043 | 2,149,388 | 1,013,774 | | | 534,892 | 1,721,765 | 1,231,081 | 874,043 |
| 2014 | | | 1,282,179 | 827,329 | 1,714,421 | | | 562,838 | 441,513 | 2,162,865 | 754,267 |
| TOTAL | 998,906 | | 8,539,732 | 9,865,067 | 6,516,281 | 244,026 | | 3,984,876 | 5,641,378 | 7,558,370 | 3,890,034 |
| O.D. | | | | 7,578 | | | | | 55 | | 784 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,864,567 | 2,404,291 | 1,680,678 | | | 2,920,207 | 1,297,091 | 1,916,266 | 712,291 |
| 2011 | 539,214 | 21,523 | 3,080,407 | 2,956,208 | 2,309,426 | 323,451 | 39,318 | 1,493,559 | 1,495,234 | 1,864,725 | 799,011 |
| 2012 | 473 | 33,922 | 3,201,245 | 3,725,608 | 1,469,789 | 11,290 | 53,856 | 2,234,233 | 1,668,713 | 1,723,881 | 708,575 |
| 2013 | 1,011,033 | 26,695 | 2,652,659 | 2,524,454 | 1,357,715 | 9,427 | 51,069 | 2,182,733 | 1,812,900 | 1,444,268 | 856,562 |
| 2014 | 1,410 | 68,251 | 3,676,911 | 1,730,439 | 1,846,902 | 4,390 | 181,239 | 2,300,796 | 972,347 | 1,656,442 | 743,707 |
| TOTAL | 1,552,130 | 150,391 | 15,475,789 | 13,341,000 | 8,664,510 | 348,558 | 325,482 | 11,131,528 | 7,246,285 | 8,605,582 | 3,820,146 |
| O.D. | | | | 10,609 | | | | | 79 | | 771 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,983,878 | 37,868,065 | 3,820,917 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -12,727,716 | -10,500,479 | 18,081 | | | |
| TOTAL LOSSES | 16,256,162 | 27,367,586 | 3,838,998 | | | |
| EXPECTED LOSSES | 25,484,871 | 29,712,501 | 4,862,767 | | | |
| CREDIBILITY | .23 | .66 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .819 | 1.379 | .193 | 2.391 | | |
| INDICATED (POST-TEST) | 1.041 | 1.753 | .245 | 3.039 | | |
| PRES. ON RATE LEVEL | 1.295 | 1.510 | .247 | 3.052 | | |
| DERIVED BY FORMULA | 1.237 | 1.670 | .245 | 3.152 | | |
| UNDERLYING PRES. RATE | 1.284 | 1.497 | .245 | 3.026 | | |
| PROPOSED | 1.198 | 1.617 | .237 | 3.052 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.908 |
| IND. RATES | | | | 2.91 | MINIMUM PREMIUM | |
| MAN. RATES | 3.01 | 2.83 | 3.00 | + 2.91 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 99,080 | 1,891,771 | 1.909 | | | 5 | 9 | 39 | 53 |
| 2011 | 100,105 | 2,223,385 | 2.221 | | | 1 | 20 | 29 | 50 |
| 2012 | 130,076 | 2,602,112 | 2.000 | | | 4 | 13 | 19 | 36 |
| 2013 | 131,817 | 2,690,134 | 2.040 | 1 | | 3 | 8 | 19 | 31 |
| 2014 | 135,254 | 1,152,795 | .852 | | | | 5 | 22 | 27 |
| TOTAL | 596,332 | 10,560,197 | 1.771 | 1 | | 13 | 55 | 128 | 197 |
| O.D. | | 15,303 | .002 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|----------------|------------------|----------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 701,277 | 254,097 | 190,969 | | | 250,371 | 126,640 | 207,426 | 160,991 |
| 2011 | | | 170,036 | 941,588 | 227,295 | | | 49,012 | 432,512 | 198,906 | 204,036 |
| 2012 | | | 657,207 | 532,490 | 171,580 | | | 438,993 | 325,793 | 196,904 | 279,145 |
| 2013 | 608,229 | | 416,400 | 249,765 | 267,820 | 366,039 | | 123,745 | 295,867 | 157,056 | 205,213 |
| 2014 | | | | 250,406 | 341,096 | | | | 194,033 | 213,307 | 153,953 |
| TOTAL | 608,229 | | 1,944,920 | 2,228,346 | 1,198,760 | 366,039 | | 862,121 | 1,374,845 | 973,599 | 1,003,338 |
| O.D. | | | | | 3,380 | | | | | 6,166 | 5,757 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 962,853 | 355,736 | 280,725 | | | 567,341 | 180,969 | 292,264 | 159,059 |
| 2011 | | 1,868 | 290,145 | 1,239,386 | 335,725 | | 2,921 | 140,859 | 534,309 | 268,695 | 198,119 |
| 2012 | 156 | 8,958 | 955,232 | 678,736 | 251,972 | 5,349 | 21,121 | 952,896 | 396,176 | 256,275 | 275,516 |
| 2013 | 534,889 | 6,370 | 707,497 | 331,547 | 346,465 | 427,427 | 9,760 | 425,480 | 307,959 | 193,029 | 201,109 |
| 2014 | 95 | 9,189 | 566,744 | 389,482 | 349,397 | 499 | 18,472 | 278,602 | 183,010 | 174,451 | 151,798 |
| TOTAL | 535,140 | 26,385 | 3,482,471 | 2,994,887 | 1,564,284 | 433,275 | 52,274 | 2,365,178 | 1,602,423 | 1,184,714 | 985,601 |
| O.D. | | | | | 4,969 | | | | | 8,688 | 5,620 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,894,723 | 7,359,965 | 991,221 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,750,703 | -2,332,143 | 5,593 | |
| TOTAL LOSSES | 4,144,020 | 5,027,822 | 996,814 | |
| EXPECTED LOSSES | 5,617,448 | 6,696,807 | 1,401,381 | |
| CREDIBILITY | .10 | .30 | .46 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .695 | .843 | .167 | 1.705 |
| INDICATED (POST-TEST) | .883 | 1.071 | .212 | 2.166 |
| PRES. ON RATE LEVEL | .950 | 1.133 | .237 | 2.320 |
| DERIVED BY FORMULA | .943 | 1.114 | .226 | 2.283 |
| UNDERLYING PRES. RATE | .942 | 1.123 | .235 | 2.300 |
| PROPOSED | .943 | 1.114 | .226 | 2.283 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.175 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.18 | MINIMUM PREMIUM | |
| MAN. RATES | 2.27 | 2.15 | 2.28 | + 2.18 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 920,032 | 23,930,881 | 2.601 | | | 920,032 | | | 36 | 112 | 331 | 479 |
| 2011 | 986,333 | 25,970,313 | 2.633 | | | 986,333 | | | 37 | 111 | 337 | 485 |
| 2012 | 1,028,886 | 29,058,885 | 2.824 | | | 1,028,886 | | 1 | 35 | 184 | 338 | 559 |
| 2013 | 1,088,017 | 25,556,975 | 2.348 | | | 1,088,017 | 1 | | 18 | 120 | 422 | 561 |
| 2014 | 1,119,284 | 24,151,525 | 2.157 | | | 1,119,284 | | | 12 | 61 | 443 | 516 |
| TOTAL | 5,142,552 | 128,668,579 | 2.502 | | | 5,142,552 | 2 | 1 | 138 | 588 | 1871 | 2600 |
| O.D. | | 252,634 | .004 | | | | | | | 3 | 10 | 13 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|--------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 6,069,019 | 3,969,198 | 3,436,464 | | | 2,419,930 | 2,318,045 | 3,455,362 | 2,262,863 |
| 2011 | | | 5,893,291 | 4,521,671 | 3,210,362 | | | 4,037,927 | 2,636,664 | 3,323,301 | 2,347,097 |
| 2012 | 178,461 | 522,771 | 6,021,281 | 7,003,806 | 3,287,193 | | 1,157 | 2,007,166 | 4,037,662 | 3,517,156 | 2,482,232 |
| 2013 | 173,445 | | 3,056,942 | 5,146,013 | 4,483,058 | 12,043 | | 2,620,626 | 3,431,306 | 4,215,124 | 2,418,418 |
| 2014 | | | 2,326,691 | 2,337,011 | 5,023,950 | | | 1,977,355 | 3,458,050 | 6,787,630 | 2,240,838 |
| TOTAL | 351,906 | 522,771 | 23,367,224 | 22,977,699 | 19,441,027 | 12,043 | 1,157 | 13,063,004 | 15,881,727 | 21,298,573 | 11,751,448 |
| O.D. | | | | 37,785 | 34,680 | | | | 34,281 | 74,169 | 71,719 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 8,332,762 | 5,556,877 | 5,051,595 | | | 5,483,564 | 3,312,487 | 4,868,612 | 2,235,709 |
| 2011 | | 56,415 | 8,062,785 | 6,017,631 | 4,712,446 | | 212,139 | 7,749,119 | 3,328,904 | 4,474,043 | 2,279,031 |
| 2012 | 216,918 | 936,762 | 9,399,425 | 8,930,756 | 4,480,222 | 24,492 | 132,177 | 5,132,930 | 4,841,282 | 4,309,829 | 2,449,963 |
| 2013 | 288,148 | 74,397 | 7,300,567 | 6,356,265 | 5,557,390 | 52,847 | 133,705 | 5,914,798 | 3,863,216 | 4,772,766 | 2,370,050 |
| 2014 | 2,770 | 160,115 | 8,967,127 | 4,802,662 | 5,193,265 | 14,668 | 599,511 | 7,772,426 | 3,620,877 | 5,282,046 | 2,209,466 |
| TOTAL | 507,836 | 1,227,689 | 42,062,666 | 31,664,191 | 24,994,918 | 92,007 | 1,077,532 | 32,052,837 | 18,966,766 | 23,707,296 | 11,544,219 |
| O.D. | 3 | 268 | 19,131 | 53,798 | 42,556 | 11 | 324 | 11,527 | 48,097 | 85,674 | 70,598 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 77,051,831 | 99,563,296 | 11,614,817 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -30,918,057 | -28,082,253 | 54,692 | | | |
| TOTAL LOSSES | 46,133,774 | 71,481,043 | 11,669,509 | | | |
| EXPECTED LOSSES | 62,482,008 | 80,018,109 | 14,142,019 | | | |
| CREDIBILITY | .43 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .897 | 1.390 | .227 | 2.514 | | |
| INDICATED (POST-TEST) | 1.140 | 1.767 | .289 | 3.196 | | |
| PRES. ON RATE LEVEL | 1.226 | 1.569 | .277 | 3.072 | | |
| DERIVED BY FORMULA | 1.189 | 1.767 | .289 | 3.245 | | |
| UNDERLYING PRES. RATE | 1.215 | 1.556 | .275 | 3.046 | | |
| PROPOSED | 1.171 | 1.740 | .285 | 3.196 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.046 |
| IND. RATES | | | | 3.05 | MINIMUM PREMIUM | |
| MAN. RATES | 3.10 | 2.85 | 3.02 | + 3.05 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 309,850 | 4,793,273 | 1,546 | | | 309,850 | | | 9 | 29 | 71 | 109 |
| 2011 | 313,132 | 3,520,749 | 1,124 | | | 313,132 | | | 4 | 26 | 60 | 90 |
| 2012 | 316,953 | 3,565,035 | 1,124 | | | 316,953 | | | 4 | 25 | 81 | 110 |
| 2013 | 315,194 | 3,876,309 | 1,229 | | | 315,194 | | | 5 | 12 | 67 | 84 |
| 2014 | 346,718 | 3,382,298 | .975 | | | 346,718 | | | | 9 | 84 | 93 |
| TOTAL | 1,601,847 | 19,137,664 | 1.195 | | | 1,601,847 | | | 22 | 101 | 363 | 486 |
| O.D. | | 4,286 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,503,037 | 849,021 | 405,952 | | | 396,360 | 753,657 | 405,943 | 479,303 |
| 2011 | | | 650,581 | 604,840 | 312,745 | | | 234,160 | 632,488 | 523,043 | 562,892 |
| 2012 | | | 618,976 | 832,015 | 410,590 | | | 224,512 | 389,026 | 665,661 | 424,255 |
| 2013 | | | 973,391 | 493,422 | 453,265 | | | 356,120 | 417,485 | 584,534 | 598,092 |
| 2014 | | | | 358,985 | 765,604 | | | | 569,632 | 1,224,475 | 463,602 |
| TOTAL | | | 3,745,985 | 3,138,283 | 2,348,156 | | | 1,211,152 | 2,762,288 | 3,403,656 | 2,528,144 |
| O.D. | | | | | | | | | | | 4,286 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,063,669 | 1,188,631 | 596,753 | | | 898,152 | 1,076,975 | 571,977 | 473,551 |
| 2011 | | 6,319 | 908,719 | 802,279 | 462,224 | | 13,703 | 539,404 | 786,789 | 701,635 | 546,568 |
| 2012 | 147 | 10,276 | 987,797 | 1,059,387 | 553,106 | 2,731 | 14,142 | 573,642 | 484,156 | 797,336 | 418,740 |
| 2013 | 346 | 13,688 | 1,560,499 | 652,700 | 611,570 | 4,643 | 21,702 | 991,410 | 489,021 | 665,052 | 586,130 |
| 2014 | 161 | 17,206 | 1,049,549 | 699,861 | 753,463 | 1,929 | 65,296 | 1,088,435 | 713,037 | 942,158 | 457,112 |
| TOTAL | 654 | 47,489 | 6,570,233 | 4,402,858 | 2,977,116 | 9,303 | 114,843 | 4,091,043 | 3,549,978 | 3,678,158 | 2,482,101 |
| O.D. | | | | | | | | | | | 4,182 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 10,833,565 | 14,608,110 | 2,486,283 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -5,979,924 | -4,283,487 | 11,195 | |
| TOTAL LOSSES | 4,853,641 | 10,324,623 | 2,497,478 | |
| EXPECTED LOSSES | 12,029,871 | 12,174,037 | 2,931,381 | |
| CREDIBILITY | .20 | .57 | .90 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .303 | .645 | .156 | 1.104 |
| INDICATED (POST-TEST) | .385 | .820 | .198 | 1.403 |
| PRES. ON RATE LEVEL | .757 | .767 | .185 | 1.709 |
| DERIVED BY FORMULA | .683 | .797 | .197 | 1.677 |
| UNDERLYING PRES. RATE | .751 | .760 | .183 | 1.694 |
| PROPOSED | .683 | .797 | .197 | 1.677 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.598 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.60 | MINIMUM PREMIUM | |
| MAN. RATES | 1.85 | 1.58 | 1.68 | + 1.60 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 334,957 | 7,120,374 | 2.125 | | | 334,957 | | | 12 | 17 | 96 | 125 |
| 2011 | 344,711 | 6,711,103 | 1.946 | | | 344,711 | | | 9 | 28 | 83 | 120 |
| 2012 | 369,273 | 6,983,602 | 1.891 | | | 369,273 | | | 7 | 37 | 74 | 118 |
| 2013 | 362,071 | 5,493,045 | 1.517 | | | 362,071 | | | 5 | 30 | 85 | 120 |
| 2014 | 372,650 | 7,391,844 | 1.983 | | | 372,650 | | | 6 | 23 | 106 | 135 |
| TOTAL | 1,783,662 | 33,699,968 | 1.889 | | | 1,783,662 | | | 39 | 135 | 444 | 618 |
| O.D. | | 20,115 | .001 | | | | | | | 1 | | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,243,967 | 695,558 | 965,987 | | | 1,082,939 | 387,201 | 1,070,018 | 674,704 |
| 2011 | | | 1,687,134 | 1,218,346 | 630,326 | | | 1,123,856 | 761,690 | 870,680 | 419,071 |
| 2012 | | | 1,253,022 | 1,266,136 | 847,010 | | | 947,302 | 1,222,625 | 943,492 | 504,015 |
| 2013 | | | 718,157 | 1,164,259 | 957,959 | | | 253,374 | 834,233 | 1,041,624 | 523,439 |
| 2014 | | | 1,275,945 | 1,132,692 | 1,276,764 | | | 441,153 | 1,070,585 | 1,472,027 | 722,678 |
| TOTAL | | | 7,178,225 | 5,476,991 | 4,678,046 | | | 3,848,624 | 4,276,334 | 5,397,841 | 2,843,907 |
| O.D. | | | | 2,500 | | | | | 1,036 | | 16,579 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,978,855 | 973,782 | 1,419,998 | | | 2,216,028 | 553,311 | 1,507,654 | 666,608 |
| 2011 | | 16,235 | 2,325,849 | 1,618,470 | 938,125 | | 64,398 | 2,349,587 | 960,958 | 1,175,483 | 406,918 |
| 2012 | 278 | 18,137 | 1,810,581 | 1,629,400 | 1,124,102 | 9,714 | 46,399 | 1,917,071 | 1,466,567 | 1,170,051 | 497,463 |
| 2013 | 354 | 17,485 | 1,752,002 | 1,435,401 | 1,201,942 | 4,732 | 26,094 | 1,115,249 | 927,340 | 1,166,672 | 512,970 |
| 2014 | 1,420 | 66,625 | 3,630,110 | 1,768,010 | 1,492,805 | 4,501 | 192,356 | 2,382,563 | 1,145,948 | 1,216,759 | 712,561 |
| TOTAL | 2,052 | 118,482 | 12,497,397 | 7,425,063 | 6,176,972 | 18,947 | 329,247 | 9,980,498 | 5,054,124 | 6,236,619 | 2,796,520 |
| O.D. | | | 156 | 3,279 | 26 | | | 91 | 1,271 | 13 | 16,253 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 22,946,870 | 24,897,367 | 2,812,773 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -9,909,976 | -6,585,130 | 12,956 | |
| TOTAL LOSSES | 13,036,894 | 18,312,237 | 2,825,729 | |
| EXPECTED LOSSES | 19,959,178 | 18,692,777 | 3,442,468 | |
| CREDIBILITY | .21 | .62 | .96 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .731 | 1.027 | .158 | 1.916 |
| INDICATED (POST-TEST) | .929 | 1.305 | .201 | 2.435 |
| PRES. ON RATE LEVEL | 1.129 | 1.056 | .195 | 2.380 |
| DERIVED BY FORMULA | 1.087 | 1.210 | .201 | 2.498 |
| UNDERLYING PRES. RATE | 1.119 | 1.048 | .193 | 2.360 |
| PROPOSED | 1.060 | 1.179 | .196 | 2.435 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.32 | MINIMUM PREMIUM | |
| MAN. RATES | 2.48 | 2.21 | 2.34 | + 2.32 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,361,771 | 12,357,062 | .907 | | | 15 | 45 | 173 | 233 | |
| 2011 | 1,334,804 | 12,359,071 | .925 | | 1 | 10 | 37 | 148 | 196 | |
| 2012 | 1,422,567 | 12,236,129 | .860 | | | 13 | 66 | 138 | 217 | |
| 2013 | 1,513,562 | 10,918,615 | .721 | 1 | | 14 | 58 | 131 | 204 | |
| 2014 | 1,516,184 | 6,071,429 | .400 | | | 4 | 16 | 124 | 144 | |
| TOTAL | 7,148,888 | 53,942,306 | .755 | 1 | 1 | 56 | 222 | 714 | 994 | |
| O.D. | | 8,285 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------------|------------------|------------------|-------------------|---------|---------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,409,137 | 1,411,089 | 3,121,581 | | | 857,931 | 1,201,516 | 2,477,820 | 877,988 |
| 2011 | | 20,212 | 1,456,884 | 1,568,922 | 2,633,567 | | 18,840 | 548,519 | 1,145,432 | 3,978,200 | 988,495 |
| 2012 | | | 2,359,743 | 2,179,756 | 2,245,594 | | | 851,887 | 1,982,725 | 1,701,745 | 914,679 |
| 2013 | 3,000 | | 2,221,895 | 2,323,964 | 1,196,314 | | | 948,077 | 1,434,067 | 1,748,607 | 1,042,691 |
| 2014 | | | 581,644 | 664,720 | 1,213,569 | | | 257,077 | 378,896 | 1,962,670 | 1,012,853 |
| TOTAL | 3,000 | 20,212 | 9,029,303 | 8,148,451 | 10,410,625 | | 18,840 | 3,463,491 | 6,142,636 | 11,869,042 | 4,836,706 |
| O.D. | | | | | | | | | | | 8,285 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,307,745 | 1,975,525 | 4,588,721 | | | 1,944,071 | 1,716,965 | 3,491,244 | 867,452 |
| 2011 | | 52,657 | 2,092,054 | 2,104,391 | 3,416,304 | | 92,206 | 1,260,915 | 1,456,798 | 3,921,935 | 959,829 |
| 2012 | 558 | 35,589 | 3,626,515 | 2,856,163 | 2,918,064 | 10,389 | 58,430 | 2,256,631 | 2,371,260 | 2,082,035 | 902,788 |
| 2013 | 5,884 | 39,646 | 4,268,886 | 2,807,960 | 1,663,987 | 13,120 | 63,513 | 2,857,307 | 1,629,521 | 1,994,516 | 1,021,837 |
| 2014 | 753 | 42,166 | 2,358,680 | 1,256,441 | 1,279,631 | 3,070 | 114,104 | 1,658,084 | 840,392 | 1,476,545 | 998,673 |
| TOTAL | 7,195 | 170,058 | 15,653,880 | 11,000,480 | 13,866,707 | 26,579 | 328,253 | 9,977,008 | 8,014,936 | 12,966,275 | 4,750,579 |
| O.D. | | | | | | | | | | | 8,154 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 26,162,973 | 45,848,398 | 4,758,733 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -11,016,020 | -13,234,959 | 22,313 | | | |
| TOTAL LOSSES | 15,146,953 | 32,613,439 | 4,781,046 | | | |
| EXPECTED LOSSES | 22,161,552 | 37,603,150 | 5,862,088 | | | |
| CREDIBILITY | .53 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .212 | .456 | .067 | .735 | | |
| INDICATED (POST-TEST) | .269 | .580 | .085 | .934 | | |
| PRES. ON RATE LEVEL | .313 | .530 | .083 | .926 | | |
| DERIVED BY FORMULA | .290 | .580 | .085 | .955 | | |
| UNDERLYING PRES. RATE | .310 | .526 | .082 | .918 | | |
| PROPOSED | .284 | .567 | .083 | .934 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .890 |
| IND. RATES | | | | .89 | MINIMUM PREMIUM | |
| MAN. RATES | .96 | .86 | .91 | + .89 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|-------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,765,120 | 38,664,482 | 1.398 | | | 2,765,120 | 1 | | 37 | 339 | 555 | 932 |
| 2011 | 2,795,092 | 41,717,062 | 1.492 | | | 2,795,092 | 1 | | 42 | 304 | 592 | 939 |
| 2012 | 2,800,468 | 40,289,881 | 1.438 | | | 2,800,468 | 1 | 2 | 30 | 318 | 553 | 904 |
| 2013 | 2,810,195 | 35,209,619 | 1.252 | | | 2,810,195 | 3 | | 17 | 321 | 558 | 899 |
| 2014 | 2,935,984 | 31,211,251 | 1.063 | | | 2,935,984 | 1 | 1 | 5 | 117 | 773 | 897 |
| TOTAL | 14,106,859 | 187,092,295 | 1.326 | | | 14,106,859 | 7 | 3 | 131 | 1399 | 3031 | 4571 |
| O.D. | | 561,987 | .003 | | | | | | | 5 | 17 | 22 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|---------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 188,825 | | 6,209,896 | 9,221,672 | 5,146,345 | 7,852 | | 2,454,593 | 6,410,766 | 4,108,676 | 4,915,857 |
| 2011 | 62,606 | | 7,405,410 | 8,803,053 | 5,401,241 | | | 3,310,224 | 6,489,334 | 5,126,925 | 5,118,269 |
| 2012 | 175,759 | 73,749 | 5,616,026 | 9,598,898 | 4,916,573 | 355,869 | 11,054 | 2,778,017 | 6,831,037 | 5,187,165 | 4,745,734 |
| 2013 | 51,080 | | 2,944,880 | 8,509,744 | 4,545,155 | 10,455 | | 1,211,387 | 8,388,559 | 4,928,721 | 4,619,638 |
| 2014 | | 93,424 | 1,039,840 | 3,787,510 | 7,204,856 | 656 | 21,605 | 503,132 | 2,343,204 | 10,908,065 | 5,308,959 |
| TOTAL | 478,270 | 167,173 | 23,216,052 | 39,920,877 | 27,214,170 | 374,832 | 32,659 | 10,257,353 | 30,462,900 | 30,259,552 | 24,708,457 |
| O.D. | | | | 131,691 | 168,877 | | | | 103,786 | 73,395 | 84,238 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 293,056 | | 8,414,726 | 12,910,341 | 7,565,132 | 25,660 | | 5,395,610 | 9,160,990 | 5,789,125 | 4,856,867 |
| 2011 | 87,101 | 72,288 | 10,395,812 | 11,676,266 | 7,897,708 | | 190,241 | 7,299,750 | 8,078,986 | 6,896,421 | 4,969,839 |
| 2012 | 147,624 | 222,488 | 9,404,014 | 12,197,649 | 6,539,867 | 845,237 | 210,452 | 7,014,564 | 8,122,069 | 6,372,158 | 4,684,039 |
| 2013 | 86,268 | 98,159 | 9,417,055 | 10,013,403 | 5,889,536 | 54,564 | 193,952 | 7,894,196 | 8,604,847 | 5,824,109 | 4,527,245 |
| 2014 | 2,469 | 328,060 | 11,399,483 | 7,055,669 | 7,280,613 | 14,749 | 538,187 | 7,948,642 | 4,714,329 | 8,144,052 | 5,234,634 |
| TOTAL | 616,518 | 720,995 | 49,031,090 | 53,853,328 | 35,172,856 | 940,210 | 1,132,832 | 35,552,762 | 38,681,221 | 33,025,865 | 24,272,624 |
| O.D. | 3 | 984 | 55,074 | 189,505 | 215,840 | 11 | 1,238 | 28,994 | 124,180 | 94,923 | 82,795 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 88,080,711 | 161,357,718 | 24,355,419 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -31,158,672 | -48,655,950 | 118,186 | |
| TOTAL LOSSES | 56,922,039 | 112,701,768 | 24,473,605 | |
| EXPECTED LOSSES | 62,493,386 | 137,824,012 | 31,599,364 | |
| CREDIBILITY | .84 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .404 | .799 | .173 | 1.376 |
| INDICATED (POST-TEST) | .513 | 1.016 | .220 | 1.749 |
| PRES. ON RATE LEVEL | .447 | .985 | .226 | 1.658 |
| DERIVED BY FORMULA | .502 | 1.016 | .220 | 1.738 |
| UNDERLYING PRES. RATE | .443 | .977 | .224 | 1.644 |
| PROPOSED | .502 | 1.016 | .220 | 1.738 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.656 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.66 | MINIMUM PREMIUM | |
| MAN. RATES | 1.73 | 1.54 | 1.63 | + 1.66 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 24,350 | 1,744,472 | 7.164 | | 1 | 2 | 6 | 22 | 31 |
| 2011 | 30 | | | | | | | | |
| 2012 | | | | | | | | | |
| 2013 | | | | | | | | | |
| 2014 | | | | | | | | | |
| TOTAL | 24,380 | 1,744,472 | 7.155 | | 1 | 2 | 6 | 22 | 31 |
| O.D. | | 340 | .001 | | | | | | |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------------|----------------|----------------|----------------|---------|---------------|----------------|----------------|----------------|---------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 65,174 | 283,586 | 380,086 | 437,192 | | 27,277 | 218,152 | 105,500 | 138,481 | 89,024 |
| TOTAL | | 65,174 | 283,586 | 380,086 | 437,192 | | 27,277 | 218,152 | 105,500 | 138,481 | 89,024 |
| O.D. | | | | | | | | | | | 340 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|----------------|----------------|----------------|----------------|---------|---------------|----------------|----------------|----------------|---------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 118,552 | 389,364 | 532,121 | 642,673 | | 61,073 | 494,333 | 150,760 | 195,120 | 87,956 |
| TOTAL | | 118,552 | 389,364 | 532,121 | 642,673 | | 61,073 | 494,333 | 150,760 | 195,120 | 87,956 |
| O.D. | | | | | | | | | | | 336 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,063,322 | 1,520,674 | 88,292 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -319,074 | -216,279 | 42 | | | |
| TOTAL LOSSES | 744,248 | 1,304,395 | 88,334 | | | |
| EXPECTED LOSSES | 495,402 | 528,558 | 53,148 | | | |
| CREDIBILITY | .01 | .04 | .06 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 3.053 | 5.350 | .362 | 8.765 | | |
| INDICATED (POST-TEST) | 3.880 | 6.800 | .460 | 11.140 | | |
| PRES. ON RATE LEVEL | 2.049 | 2.187 | .220 | 4.456 | | |
| DERIVED BY FORMULA | 2.067 | 2.372 | .234 | 4.673 | | |
| UNDERLYING PRES. RATE | 2.032 | 2.168 | .218 | 4.418 | | |
| PROPOSED | 2.067 | 2.372 | .234 | 4.673 | | |
| YEAR | 4-1-12 | 4-1-13 | 4-1-14 | 4-1-18 | IND. RATE | 4.453 |
| IND. RATES | | | | 4.45 | MINIMUM PREMIUM | |
| MAN. RATES | 4.47 | 4.59 | 4.38 | + 4.45 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 157,538 | 1,214,979 | .771 | | | | 6 | 15 | 21 |
| 2011 | 168,357 | 776,051 | .460 | | | 1 | 3 | 10 | 14 |
| 2012 | 160,215 | 1,891,297 | 1.180 | | | 3 | 5 | 17 | 25 |
| 2013 | 162,857 | 816,302 | .501 | | | 2 | 2 | 15 | 19 |
| 2014 | 169,040 | 589,288 | .348 | | | | 1 | 15 | 16 |
| TOTAL | 818,007 | 5,287,917 | .646 | | | 6 | 17 | 72 | 95 |
| O.D. | | 49,404 | .006 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 499,081 | 157,450 | | | | 334,729 | 160,400 | 63,319 |
| 2011 | | | 132,266 | 104,783 | 217,787 | | | 29,179 | 67,536 | 143,558 | 80,942 |
| 2012 | | | 595,538 | 172,452 | 292,125 | | | 206,179 | 178,512 | 296,365 | 150,126 |
| 2013 | | | 314,670 | 93,502 | 60,098 | | | 152,115 | 19,494 | 123,199 | 53,224 |
| 2014 | | | | 50,003 | 123,165 | | | | 47,915 | 274,354 | 93,851 |
| TOTAL | | | 1,042,474 | 919,821 | 850,625 | | | 387,473 | 648,186 | 997,876 | 441,462 |
| O.D. | | | | 49,404 | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 698,712 | 231,451 | | | | 478,328 | 226,001 | 62,559 |
| 2011 | | 1,340 | 187,506 | 141,713 | 313,065 | | 1,753 | 67,345 | 85,393 | 190,652 | 78,595 |
| 2012 | 141 | 6,876 | 815,409 | 241,265 | 387,794 | 2,514 | 10,493 | 465,112 | 225,402 | 358,952 | 148,174 |
| 2013 | 105 | 3,702 | 446,201 | 127,348 | 96,963 | 1,596 | 6,320 | 311,262 | 44,070 | 140,468 | 52,160 |
| 2014 | 24 | 2,656 | 160,371 | 105,932 | 120,030 | 300 | 8,662 | 169,028 | 110,319 | 202,420 | 92,537 |
| TOTAL | 270 | 14,574 | 1,609,487 | 1,314,970 | 1,149,303 | 4,410 | 27,228 | 1,012,747 | 943,512 | 1,118,493 | 434,025 |
| O.D. | | | | 69,166 | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,668,716 | 4,595,444 | 434,025 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,240,367 | -1,150,385 | 1,981 | |
| TOTAL LOSSES | 1,428,349 | 3,445,059 | 436,006 | |
| EXPECTED LOSSES | 2,486,742 | 3,255,668 | 531,705 | |
| CREDIBILITY | .13 | .37 | .57 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .175 | .421 | .053 | .649 |
| INDICATED (POST-TEST) | .222 | .535 | .067 | .824 |
| PRES. ON RATE LEVEL | .307 | .401 | .066 | .774 |
| DERIVED BY FORMULA | .296 | .451 | .067 | .814 |
| UNDERLYING PRES. RATE | .304 | .398 | .065 | .767 |
| PROPOSED | .296 | .451 | .067 | .814 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .78 | MINIMUM PREMIUM | |
| MAN. RATES | .72 | .72 | .76 | + .78 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 98,716 | 3,234,821 | 3.276 | | | 98,716 | | | 5 | 11 | 45 | 61 |
| 2011 | 95,949 | 2,244,708 | 2.339 | | | 95,949 | | | 4 | 10 | 32 | 46 |
| 2012 | 95,041 | 3,034,797 | 3.193 | | | 95,041 | | | 5 | 11 | 28 | 44 |
| 2013 | 94,982 | 2,207,215 | 2.323 | | | 94,982 | | | 1 | 12 | 34 | 47 |
| 2014 | 95,525 | 1,243,406 | 1.301 | | | 95,525 | | | 2 | 1 | 25 | 28 |
| TOTAL | 480,213 | 11,964,947 | 2.492 | | | 480,213 | | | 17 | 45 | 164 | 226 |
| O.D. | | 17,160 | .003 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 946,610 | 515,240 | 494,246 | | | 423,155 | 302,786 | 366,989 | 185,795 |
| 2011 | | | 859,417 | 204,312 | 320,694 | | | 260,823 | 118,927 | 232,577 | 247,958 |
| 2012 | | | 984,473 | 512,515 | 126,357 | | | 620,027 | 416,167 | 236,059 | 139,199 |
| 2013 | | | 125,120 | 383,981 | 699,940 | | | 29,148 | 261,163 | 520,397 | 187,466 |
| 2014 | | | 326,129 | 14,122 | 267,378 | | | 83,034 | 2,976 | 337,361 | 212,406 |
| TOTAL | | | 3,241,749 | 1,630,170 | 1,908,615 | | | 1,416,187 | 1,102,019 | 1,693,383 | 972,824 |
| O.D. | | | | | 5,236 | | | | | 10,094 | 1,830 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,299,696 | 721,335 | 726,540 | | | 958,869 | 432,681 | 517,088 | 183,565 |
| 2011 | | 8,200 | 1,160,912 | 278,555 | 473,137 | | 15,054 | 543,753 | 152,522 | 312,315 | 240,767 |
| 2012 | 232 | 11,923 | 1,362,258 | 658,871 | 208,580 | 7,559 | 29,268 | 1,332,637 | 507,422 | 311,448 | 137,389 |
| 2013 | 95 | 6,075 | 538,866 | 521,618 | 813,927 | 1,085 | 7,006 | 286,306 | 307,964 | 565,965 | 183,717 |
| 2014 | 301 | 11,613 | 575,536 | 185,302 | 285,983 | 559 | 22,426 | 289,348 | 110,262 | 250,747 | 209,432 |
| TOTAL | 628 | 37,811 | 4,937,268 | 2,365,681 | 2,508,167 | 9,203 | 73,754 | 3,410,913 | 1,510,851 | 1,957,563 | 954,870 |
| O.D. | | 8 | 459 | 288 | 6,445 | | 15 | 558 | 513 | 11,768 | 1,793 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 8,470,617 | 8,361,276 | 956,663 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,312,945 | -2,315,821 | 4,144 | | | |
| TOTAL LOSSES | 4,157,672 | 6,045,455 | 960,807 | | | |
| EXPECTED LOSSES | 8,605,417 | 6,530,897 | 1,138,104 | | | |
| CREDIBILITY | .09 | .26 | .40 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .866 | 1.259 | .200 | 2.325 | | |
| INDICATED (POST-TEST) | 1.101 | 1.600 | .254 | 2.955 | | |
| PRES. ON RATE LEVEL | 1.807 | 1.372 | .239 | 3.418 | | |
| DERIVED BY FORMULA | 1.743 | 1.431 | .245 | 3.419 | | |
| UNDERLYING PRES. RATE | 1.792 | 1.360 | .237 | 3.389 | | |
| PROPOSED | 1.742 | 1.431 | .245 | 3.418 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.257 |
| IND. RATES | | | | 3.26 | MINIMUM PREMIUM | |
| MAN. RATES | 3.55 | 3.17 | 3.36 | + 3.26 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 384,687 | 11,488,212 | 2.986 | | | 384,687 | 1 | | 16 | 55 | 143 | 215 |
| 2011 | 401,831 | 9,077,534 | 2.259 | | | 401,831 | | | 8 | 51 | 145 | 204 |
| 2012 | 398,874 | 8,331,344 | 2.088 | | | 398,874 | | | 2 | 23 | 160 | 185 |
| 2013 | 439,954 | 9,585,805 | 2.178 | | | 439,954 | 1 | | 2 | 41 | 157 | 201 |
| 2014 | 455,770 | 11,827,919 | 2.595 | | | 455,770 | | | | 11 | 184 | 195 |
| TOTAL | 2,081,116 | 50,310,814 | 2.417 | | | 2,081,116 | 2 | | 28 | 181 | 789 | 1000 |
| O.D. | | 24,756 | .001 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 59,425 | | 2,396,739 | 2,042,637 | 1,141,420 | 1,000 | | 1,269,217 | 2,218,204 | 1,271,464 | 1,088,106 |
| 2011 | | | 1,404,830 | 1,871,871 | 1,249,054 | | | 714,755 | 1,378,744 | 1,785,978 | 672,302 |
| 2012 | | | 289,141 | 959,709 | 2,732,447 | | | 78,246 | 955,324 | 2,340,459 | 976,018 |
| 2013 | 128,804 | | 470,564 | 1,310,921 | 2,253,104 | 608,481 | | 182,001 | 1,280,789 | 2,255,959 | 1,095,182 |
| 2014 | | | | 595,485 | 2,224,274 | | | | 4,370,735 | 3,757,260 | 880,165 |
| TOTAL | 188,229 | | 4,561,274 | 6,780,623 | 9,600,299 | 609,481 | | 2,244,219 | 10,203,796 | 11,411,120 | 4,711,773 |
| O.D. | | | | | 858 | | | | | 9,449 | 14,449 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|-------------------|------------------|-------------------|----------------|----------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 92,228 | | 3,276,031 | 2,859,691 | 1,677,886 | 3,268 | | 2,818,494 | 3,169,810 | 1,791,498 | 1,075,049 |
| 2011 | | 13,992 | 2,012,094 | 2,483,433 | 1,819,669 | | 41,956 | 1,600,188 | 1,727,281 | 2,384,328 | 652,805 |
| 2012 | 69 | 10,814 | 798,904 | 1,337,121 | 3,401,785 | 954 | 17,308 | 519,451 | 1,207,725 | 2,764,168 | 963,330 |
| 2013 | 139,845 | 20,664 | 1,857,969 | 1,763,941 | 2,630,611 | 876,932 | 34,798 | 1,430,857 | 1,480,449 | 2,467,233 | 1,073,278 |
| 2014 | 374 | 40,939 | 2,437,383 | 1,553,924 | 2,104,306 | 5,851 | 197,407 | 3,302,434 | 2,163,216 | 2,886,681 | 867,843 |
| TOTAL | 232,516 | 86,409 | 10,382,381 | 9,998,110 | 11,634,257 | 887,005 | 291,469 | 9,671,424 | 9,748,481 | 12,293,908 | 4,632,305 |
| O.D. | | | | | 1,261 | | | | | 13,314 | 14,220 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 21,551,204 | 43,689,331 | 4,646,525 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -10,048,532 | -11,322,452 | 21,925 | | | |
| TOTAL LOSSES | 11,502,672 | 32,366,879 | 4,668,450 | | | |
| EXPECTED LOSSES | 20,249,259 | 32,236,486 | 5,660,635 | | | |
| CREDIBILITY | .23 | .68 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .553 | 1.555 | .224 | 2.332 | | |
| INDICATED (POST-TEST) | .703 | 1.976 | .285 | 2.964 | | |
| PRES. ON RATE LEVEL | .982 | 1.562 | .274 | 2.818 | | |
| DERIVED BY FORMULA | .918 | 1.844 | .285 | 3.047 | | |
| UNDERLYING PRES. RATE | .973 | 1.549 | .272 | 2.794 | | |
| PROPOSED | .893 | 1.794 | .277 | 2.964 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.824 |
| IND. RATES | | | | 2.82 | MINIMUM PREMIUM | |
| MAN. RATES | 2.78 | 2.61 | 2.77 | + 2.82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 44,969 | 307,806 | .684 | | | 44,969 | | | 1 | 1 | 9 | 11 |
| 2011 | 45,866 | 494,551 | 1.078 | | | 45,866 | | | | 1 | 9 | 10 |
| 2012 | 43,864 | 503,787 | 1.148 | | | 43,864 | | | | 2 | 12 | 14 |
| 2013 | 45,242 | 341,236 | .754 | | | 45,242 | | | | 2 | 15 | 17 |
| 2014 | 48,190 | 416,810 | .864 | | | 48,190 | | | | 1 | 12 | 13 |
| TOTAL | 228,131 | 2,064,190 | .905 | | | 228,131 | | | 1 | 7 | 57 | 65 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 125,269 | 16,029 | 33,986 | | | 12,870 | 20,809 | 60,611 | 38,232 |
| 2011 | | | | 107,481 | 123,387 | | | | 63,731 | 167,252 | 32,700 |
| 2012 | | | | 181,723 | 79,932 | | | | 69,595 | 127,896 | 44,641 |
| 2013 | | | | 38,992 | 49,353 | | | | 57,281 | 114,024 | 81,586 |
| 2014 | | | | 8,797 | 68,214 | | | | 2,729 | 161,971 | 175,099 |
| TOTAL | | | 125,269 | 353,022 | 354,872 | | | 12,870 | 214,145 | 631,754 | 372,258 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 171,994 | 22,441 | 49,959 | | | 29,163 | 29,736 | 85,401 | 37,773 |
| 2011 | | 72 | 9,836 | 142,895 | 176,541 | | 108 | 8,076 | 80,740 | 221,397 | 31,752 |
| 2012 | | 940 | 43,457 | 227,875 | 103,511 | | 978 | 24,302 | 85,616 | 151,497 | 44,061 |
| 2013 | 3 | 413 | 33,990 | 49,171 | 57,616 | 174 | 1,291 | 50,974 | 67,036 | 123,603 | 79,954 |
| 2014 | 9 | 1,160 | 68,101 | 42,449 | 63,614 | 133 | 3,187 | 75,811 | 49,271 | 116,720 | 172,648 |
| TOTAL | 12 | 2,585 | 327,378 | 484,831 | 451,241 | 307 | 5,564 | 188,326 | 312,399 | 698,618 | 366,188 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 524,172 | 1,947,089 | 366,188 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -407,507 | -431,530 | 1,075 | |
| TOTAL LOSSES | 116,665 | 1,515,559 | 367,263 | |
| EXPECTED LOSSES | 816,708 | 1,222,782 | 285,165 | |
| CREDIBILITY | .05 | .16 | .24 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .051 | .664 | .161 | .876 |
| INDICATED (POST-TEST) | .065 | .844 | .205 | 1.114 |
| PRES. ON RATE LEVEL | .361 | .541 | .126 | 1.028 |
| DERIVED BY FORMULA | .346 | .589 | .145 | 1.080 |
| UNDERLYING PRES. RATE | .358 | .536 | .125 | 1.019 |
| PROPOSED | .346 | .589 | .145 | 1.080 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.029 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.03 | MINIMUM PREMIUM | |
| MAN. RATES | 1.07 | .95 | 1.01 | + 1.03 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 642,910 | 3,219,205 | .500 | 1 | | 5 | 18 | 36 | 60 | |
| 2011 | 718,808 | 2,221,270 | .309 | | | 4 | 13 | 25 | 42 | |
| 2012 | 670,039 | 3,746,596 | .559 | | | 8 | 15 | 38 | 61 | |
| 2013 | 724,755 | 3,407,700 | .470 | | | 3 | 17 | 27 | 47 | |
| 2014 | 724,151 | 1,337,334 | .184 | | | 2 | 5 | 18 | 25 | |
| TOTAL | 3,480,663 | 13,932,105 | .400 | 1 | | 22 | 68 | 144 | 235 | |
| O.D. | | 5,643 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 200,000 | | 1,087,111 | 641,582 | 161,482 | 3,000 | | 215,628 | 400,334 | 225,218 | 284,850 |
| 2011 | | | 728,365 | 331,017 | 159,065 | | | 241,308 | 327,850 | 236,617 | 197,048 |
| 2012 | | | 1,457,213 | 371,444 | 570,139 | | | 479,524 | 243,686 | 387,446 | 237,144 |
| 2013 | | | 813,074 | 584,816 | 214,369 | | | 911,046 | 475,851 | 249,601 | 158,943 |
| 2014 | | | 310,139 | 234,717 | 111,664 | | | 194,416 | 117,769 | 207,084 | 161,545 |
| TOTAL | 200,000 | | 4,395,902 | 2,163,576 | 1,216,719 | 3,000 | | 2,041,922 | 1,565,490 | 1,305,966 | 1,039,530 |
| O.D. | | | | | | | | | | | 5,643 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 310,400 | | 1,492,604 | 898,213 | 237,380 | 9,804 | | 488,614 | 572,079 | 317,333 | 281,432 |
| 2011 | | 6,936 | 990,906 | 441,289 | 242,291 | | 13,934 | 522,732 | 408,706 | 320,054 | 191,334 |
| 2012 | 345 | 16,424 | 1,972,382 | 520,267 | 769,418 | 5,852 | 22,006 | 1,022,600 | 313,942 | 477,066 | 234,061 |
| 2013 | 244 | 10,087 | 1,105,770 | 696,789 | 325,893 | 6,770 | 29,632 | 1,386,359 | 524,695 | 331,861 | 155,764 |
| 2014 | 310 | 12,573 | 667,589 | 293,243 | 175,294 | 1,037 | 50,057 | 517,957 | 155,671 | 180,221 | 159,283 |
| TOTAL | 311,299 | 46,020 | 6,229,251 | 2,849,801 | 1,750,276 | 23,463 | 115,629 | 3,938,262 | 1,975,093 | 1,626,535 | 1,021,874 |
| O.D. | | | | | | | | | | | 5,538 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 10,663,924 | 8,201,705 | 1,027,412 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,263,821 | -2,395,474 | 5,627 | | | |
| TOTAL LOSSES | 6,400,103 | 5,806,231 | 1,033,039 | | | |
| EXPECTED LOSSES | 8,562,431 | 6,787,293 | 1,496,685 | | | |
| CREDIBILITY | .33 | .96 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .184 | .167 | .030 | .381 | | |
| INDICATED (POST-TEST) | .234 | .212 | .038 | .484 | | |
| PRES. ON RATE LEVEL | .248 | .197 | .043 | .488 | | |
| DERIVED BY FORMULA | .243 | .211 | .038 | .492 | | |
| UNDERLYING PRES. RATE | .246 | .195 | .043 | .484 | | |
| PROPOSED | .241 | .209 | .038 | .488 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .465 |
| IND. RATES | | | | .47 | MINIMUM PREMIUM | |
| MAN. RATES | .50 | .45 | .48 | + .47 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 55,858 | 2,976,617 | 5.328 | | | 5 | 17 | 25 | 47 |
| 2011 | 429 | 36,035 | 8.399 | | | | | 1 | 1 |
| 2012 | | | | | | | | | |
| 2013 | | | | | | | | | |
| 2014 | | | | | | | | | |
| TOTAL | 56,287 | 3,012,652 | 5.352 | | | 5 | 17 | 26 | 48 |
| O.D. | | 1,856 | .003 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 764,089 | 838,943 | 381,270 | | | 266,057 | 317,666 | 220,847 | 187,745 |
| 2011 | | | | | 28,086 | | | | | 3,047 | 4,902 |
| TOTAL | | | 764,089 | 838,943 | 409,356 | | | 266,057 | 317,666 | 223,894 | 192,647 |
| O.D. | | | | | | | | | | | 1,856 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|-----------|------------------|------------------|----------------|---------|----------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,049,094 | 1,174,520 | 560,465 | | | 602,885 | 453,947 | 311,175 | 185,492 |
| 2011 | | 12 | 710 | 446 | 39,937 | | 3 | 45 | 46 | 4,018 | 4,760 |
| TOTAL | | 12 | 1,049,804 | 1,174,966 | 600,402 | | 3 | 602,930 | 453,993 | 315,193 | 190,252 |
| O.D. | | | | | | | | | | | 1,834 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,652,749 | 2,544,554 | 192,086 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,002,694 | -812,654 | 209 | |
| TOTAL LOSSES | | 1,731,900 | 192,295 | |
| EXPECTED LOSSES | 3,112,671 | 1,986,368 | 260,046 | |
| CREDIBILITY | .02 | .06 | .10 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 3.077 | .342 | 3.419 |
| INDICATED (POST-TEST) | .000 | 3.911 | .435 | 4.346 |
| PRES. ON RATE LEVEL | 5.578 | 3.559 | .466 | 9.603 |
| DERIVED BY FORMULA | 5.466 | 3.580 | .463 | 9.509 |
| UNDERLYING PRES. RATE | 5.530 | 3.529 | .462 | 9.521 |
| PROPOSED | 5.466 | 3.580 | .463 | 9.509 |

| YEAR | 4-1-12 | 4-1-13 | 4-1-14 | 4-1-18 | IND. RATE | 9.063 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES | | | | 9.06 | MINIMUM PREMIUM | |
| MAN. RATES | 9.63 | 9.89 | 9.44 | + 9.06 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,504 | 175,515 | 3.896 | | | 4,504 | | | | 1 | 3 | 4 |
| 2011 | 6,228 | 364,364 | 5.850 | | | 6,228 | | | | 2 | 3 | 5 |
| 2012 | 6,023 | 246,407 | 4.091 | | | 6,023 | | | | 2 | | 2 |
| 2013 | 5,182 | 418,525 | 8.076 | | | 5,182 | | | 1 | | 2 | 3 |
| 2014 | 5,827 | 926,468 | 15.899 | | | 5,827 | 1 | | | 1 | 4 | 6 |
| TOTAL | 27,764 | 2,131,279 | 7.676 | | | 27,764 | 1 | | 1 | 6 | 12 | 20 |
| O.D. | | 82 | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|----------------|----------------|----------------|----------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 12,857 | 39,029 | | | | 19,411 | 77,669 | 26,549 |
| 2011 | | | | 192,302 | 15,099 | | | | 27,027 | 31,022 | 98,914 |
| 2012 | | | | 110,440 | | | | | 108,473 | | 27,494 |
| 2013 | | | 183,969 | | 21,878 | | | 155,000 | | 11,783 | 45,895 |
| 2014 | 246,699 | | | 19,020 | 85,464 | 200,590 | | | 70,550 | 292,602 | 11,543 |
| TOTAL | 246,699 | | 183,969 | 334,619 | 161,470 | 200,590 | | 155,000 | 225,461 | 413,076 | 210,395 |
| O.D. | | | | | | | | | | | 82 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|--------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 18,000 | 57,373 | | | | 27,738 | 109,436 | 26,230 |
| 2011 | | 44 | 12,400 | 252,400 | 23,417 | | 19 | 2,848 | 33,635 | 41,261 | 96,045 |
| 2012 | | 505 | 22,150 | 135,811 | 3,107 | | 1,257 | 26,880 | 123,333 | 3,704 | 27,137 |
| 2013 | 56 | 1,764 | 227,140 | 13,454 | 37,942 | 1,523 | 5,731 | 288,084 | 13,422 | 22,373 | 44,977 |
| 2014 | 314,319 | 1,583 | 94,087 | 60,054 | 80,914 | 153,120 | 10,703 | 198,541 | 129,717 | 218,006 | 11,381 |
| TOTAL | 314,375 | 3,896 | 355,777 | 479,719 | 202,753 | 154,643 | 17,710 | 516,353 | 327,845 | 394,780 | 205,770 |
| O.D. | | | | | | | | | | | 81 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,362,754 | 1,405,097 | 205,851 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -221,102 | -198,805 | 779 | |
| TOTAL LOSSES | 1,141,652 | 1,206,292 | 206,630 | |
| EXPECTED LOSSES | 448,666 | 564,997 | 207,120 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 4.112 | 4.345 | .744 | 9.201 |
| INDICATED (POST-TEST) | 5.226 | 5.522 | .946 | 11.694 |
| PRES. ON RATE LEVEL | 1.630 | 2.053 | .752 | 4.435 |
| DERIVED BY FORMULA | 1.666 | 2.192 | .764 | 4.622 |
| UNDERLYING PRES. RATE | 1.616 | 2.035 | .746 | 4.397 |
| PROPOSED | 1.666 | 2.192 | .764 | 4.622 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.405 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.41 | MINIMUM PREMIUM | |
| MAN. RATES | 4.55 | 4.11 | 4.36 | + 4.41 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 104,246 | 5,050,484 | 4.844 | | | 5 | 2 | 147 | 154 |
| 2011 | 99,034 | 4,338,964 | 4.381 | | | 3 | 9 | 108 | 120 |
| 2012 | 111,119 | 4,557,147 | 4.101 | | | 4 | 4 | 114 | 122 |
| 2013 | 107,256 | 2,600,217 | 2.424 | | | 3 | 1 | 67 | 71 |
| 2014 | 92,449 | 1,697,152 | 1.835 | | | 1 | 3 | 70 | 74 |
| TOTAL | 514,104 | 18,243,964 | 3.549 | | | 16 | 19 | 506 | 541 |
| O.D. | | 13,532 | .002 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 789,696 | 121,328 | 1,787,285 | | | 378,575 | 43,876 | 1,211,727 | 717,997 |
| 2011 | | | 524,753 | 487,805 | 1,091,875 | | | 60,370 | 518,245 | 925,425 | 730,491 |
| 2012 | | | 682,035 | 184,568 | 1,325,133 | | | 397,190 | 174,453 | 1,136,445 | 657,323 |
| 2013 | | | 622,312 | 113,189 | 684,395 | | | 231,134 | 21,000 | 514,971 | 413,216 |
| 2014 | | | 153,591 | 114,907 | 459,253 | | | 30,667 | 13,085 | 614,680 | 310,969 |
| TOTAL | | | 2,772,387 | 1,021,797 | 5,347,941 | | | 1,097,936 | 770,659 | 4,403,248 | 2,829,996 |
| O.D. | | | | | | | | | | | 13,532 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,084,252 | 169,859 | 2,627,314 | | | 857,851 | 62,699 | 1,707,322 | 709,381 |
| 2011 | | 5,423 | 754,174 | 660,365 | 1,566,739 | | 4,021 | 182,026 | 650,671 | 1,228,094 | 709,307 |
| 2012 | 161 | 9,123 | 1,018,173 | 314,998 | 1,663,064 | 4,839 | 19,005 | 885,268 | 270,263 | 1,345,043 | 648,778 |
| 2013 | 221 | 8,797 | 983,411 | 254,561 | 813,607 | 2,553 | 10,583 | 518,271 | 95,143 | 556,918 | 404,952 |
| 2014 | 200 | 12,173 | 675,363 | 350,734 | 455,454 | 608 | 18,142 | 339,702 | 192,123 | 446,200 | 306,615 |
| TOTAL | 582 | 35,516 | 4,515,373 | 1,750,517 | 7,126,178 | 8,000 | 51,751 | 2,783,118 | 1,270,899 | 5,283,577 | 2,779,033 |
| O.D. | | | | | | | | | | | 13,192 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,394,340 | 15,431,171 | 2,792,225 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,277,753 | -4,243,080 | 11,246 | |
| TOTAL LOSSES | 4,116,587 | 11,188,091 | 2,803,471 | |
| EXPECTED LOSSES | 6,534,262 | 11,911,790 | 3,228,574 | |
| CREDIBILITY | .09 | .27 | .42 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .801 | 2.176 | .545 | 3.522 |
| INDICATED (POST-TEST) | 1.018 | 2.766 | .693 | 4.477 |
| PRES. ON RATE LEVEL | 1.282 | 2.337 | .633 | 4.252 |
| DERIVED BY FORMULA | 1.258 | 2.453 | .658 | 4.369 |
| UNDERLYING PRES. RATE | 1.271 | 2.317 | .628 | 4.216 |
| PROPOSED | 1.258 | 2.453 | .658 | 4.369 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.164 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.16 | MINIMUM PREMIUM | |
| MAN. RATES | 4.14 | 3.94 | 4.18 | + 4.16 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 944,483 | 18,142,831 | 1.920 | 1 | | 20 | 73 | 317 | 411 |
| 2011 | 979,524 | 16,882,544 | 1.723 | | | 18 | 52 | 335 | 405 |
| 2012 | 958,732 | 16,210,266 | 1.690 | | | 13 | 54 | 326 | 393 |
| 2013 | 966,064 | 18,589,795 | 1.924 | | | 9 | 65 | 368 | 442 |
| 2014 | 1,015,229 | 12,364,445 | 1.217 | | | 2 | 20 | 379 | 401 |
| TOTAL | 4,864,032 | 82,189,881 | 1.690 | 1 | | 62 | 264 | 1725 | 2052 |
| O.D. | | 300,542 | .006 | | | | 8 | 5 | 13 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|------------------|-------------------|-------------------|---------|---------|------------------|------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 3,000 | | 3,238,125 | 2,699,342 | 2,889,829 | | | 1,620,665 | 1,936,044 | 3,359,992 | 2,395,834 |
| 2011 | | | 2,697,642 | 2,436,126 | 3,272,550 | | | 1,485,781 | 1,319,887 | 3,507,024 | 2,163,534 |
| 2012 | | | 2,272,673 | 2,383,980 | 3,562,546 | | | 1,325,163 | 1,161,869 | 3,353,848 | 2,150,187 |
| 2013 | | | 1,290,523 | 2,939,502 | 4,616,110 | | | 481,283 | 1,955,981 | 4,653,535 | 2,652,861 |
| 2014 | | | 276,980 | 923,532 | 3,865,411 | | | 66,279 | 514,846 | 4,111,646 | 2,605,751 |
| TOTAL | 3,000 | | 9,775,943 | 11,382,482 | 18,206,446 | | | 4,979,171 | 6,888,627 | 18,986,045 | 11,968,167 |
| O.D. | | | | 126,040 | 21,360 | | | | 80,675 | 37,707 | 34,760 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 4,656 | | 4,445,947 | 3,779,080 | 4,248,046 | | | 3,672,426 | 2,766,607 | 4,734,231 | 2,367,084 |
| 2011 | | 26,982 | 3,813,441 | 3,263,818 | 4,725,379 | | 87,090 | 3,186,028 | 1,690,224 | 4,665,237 | 2,100,792 |
| 2012 | 537 | 37,409 | 3,671,730 | 3,177,914 | 4,541,467 | 16,151 | 69,490 | 3,071,661 | 1,538,736 | 3,996,960 | 2,122,235 |
| 2013 | 822 | 46,949 | 4,341,139 | 3,906,625 | 5,432,641 | 11,086 | 64,799 | 2,746,410 | 2,410,930 | 5,049,391 | 2,599,804 |
| 2014 | 892 | 78,805 | 4,606,003 | 2,801,322 | 3,703,001 | 4,312 | 127,000 | 2,449,514 | 1,534,633 | 3,017,833 | 2,569,270 |
| TOTAL | 6,907 | 190,145 | 20,878,260 | 16,928,759 | 22,650,534 | 31,549 | 348,379 | 15,126,039 | 9,941,130 | 21,463,652 | 11,759,185 |
| O.D. | | 231 | 11,146 | 168,043 | 30,299 | | 299 | 8,927 | 105,147 | 48,202 | 34,173 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 36,601,882 | 71,335,766 | 11,793,358 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -14,547,777 | -21,651,846 | 54,103 | | | |
| TOTAL LOSSES | 22,054,105 | 49,683,920 | 11,847,461 | | | |
| EXPECTED LOSSES | 29,184,192 | 61,335,445 | 14,446,175 | | | |
| CREDIBILITY | .41 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .453 | 1.021 | .244 | 1.718 | | |
| INDICATED (POST-TEST) | .576 | 1.298 | .310 | 2.184 | | |
| PRES. ON RATE LEVEL | .605 | 1.272 | .300 | 2.177 | | |
| DERIVED BY FORMULA | .593 | 1.298 | .310 | 2.201 | | |
| UNDERLYING PRES. RATE | .600 | 1.261 | .297 | 2.158 | | |
| PROPOSED | .588 | 1.288 | .308 | 2.184 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.081 |
| IND. RATES | | | | 2.08 | MINIMUM PREMIUM | |
| MAN. RATES | 1.88 | 2.02 | 2.14 | + 2.08 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 532,378 | 14,945,161 | 2.807 | | | 24 | 39 | 200 | 263 |
| 2011 | 607,528 | 15,864,310 | 2.611 | | | 26 | 46 | 208 | 280 |
| 2012 | 662,531 | 15,502,240 | 2.339 | | 1 | 13 | 29 | 219 | 262 |
| 2013 | 697,703 | 12,304,614 | 1.763 | | | 12 | 53 | 232 | 297 |
| 2014 | 763,085 | 10,429,140 | 1.366 | | 1 | 5 | 11 | 236 | 253 |
| TOTAL | 3,263,225 | 69,045,465 | 2.116 | | 2 | 80 | 178 | 1095 | 1355 |
| O.D. | | 20,991 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------------------|------------------|-------------------|---------------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 5,105,113 | 1,520,952 | 2,214,451 | | | 2,293,431 | 983,603 | 1,862,337 | 965,274 |
| 2011 | | | 4,601,688 | 1,968,610 | 2,177,521 | | | 2,704,669 | 1,585,516 | 1,914,615 | 911,691 |
| 2012 | 285,567 | | 2,840,921 | 1,300,052 | 4,291,838 | 9,000 | | 1,782,239 | 1,035,430 | 2,999,488 | 957,705 |
| 2013 | | | 2,126,201 | 2,071,093 | 2,676,284 | | | 807,303 | 1,558,996 | 2,031,245 | 1,033,492 |
| 2014 | 4,800 | | 975,595 | 811,222 | 3,235,206 | 5,000 | | 427,308 | 437,715 | 3,647,803 | 884,491 |
| TOTAL | 290,367 | | 15,649,518 | 7,671,929 | 14,595,300 | 14,000 | | 8,014,950 | 5,601,260 | 12,455,488 | 4,752,653 |
| O.D. | | | | | 4,493 | | | | | 1,719 | 14,779 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 6,572,550 | 2,129,336 | 3,255,247 | | | 4,209,944 | 1,405,569 | 2,624,032 | 953,691 |
| 2011 | | 44,274 | 6,282,330 | 2,645,703 | 3,196,867 | | 155,769 | 5,662,697 | 2,006,298 | 2,587,566 | 885,252 |
| 2012 | 345,465 | 37,658 | 4,075,775 | 1,894,861 | 5,425,864 | 49,720 | 79,448 | 3,617,304 | 1,387,915 | 3,590,287 | 945,255 |
| 2013 | 931 | 42,259 | 4,381,555 | 2,739,184 | 3,279,305 | 12,148 | 61,269 | 2,713,711 | 1,768,474 | 2,290,665 | 1,012,822 |
| 2014 | 7,490 | 83,563 | 4,651,647 | 2,460,432 | 3,195,715 | 8,869 | 182,345 | 2,750,006 | 1,391,018 | 2,710,481 | 872,108 |
| TOTAL | 353,886 | 207,754 | 25,963,857 | 11,869,516 | 18,352,998 | 70,737 | 478,831 | 18,953,662 | 7,959,274 | 13,803,031 | 4,669,128 |
| O.D. | 1 | 68 | 3,850 | 2,300 | 4,101 | 1 | 33 | 775 | 504 | 1,235 | 14,513 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 46,033,455 | 51,992,959 | 4,683,641 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -16,986,332 | -15,619,951 | 24,396 | | | |
| TOTAL LOSSES | 29,047,123 | 36,373,008 | 4,708,037 | | | |
| EXPECTED LOSSES | 34,655,449 | 44,869,344 | 6,036,966 | | | |
| CREDIBILITY | .31 | .92 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .890 | 1.115 | .144 | 2.149 | | |
| INDICATED (POST-TEST) | 1.131 | 1.417 | .183 | 2.731 | | |
| PRES. ON RATE LEVEL | 1.071 | 1.387 | .187 | 2.645 | | |
| DERIVED BY FORMULA | 1.090 | 1.415 | .183 | 2.688 | | |
| UNDERLYING PRES. RATE | 1.062 | 1.375 | .185 | 2.622 | | |
| PROPOSED | 1.090 | 1.415 | .183 | 2.688 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.561 |
| IND. RATES | | | | 2.56 | MINIMUM PREMIUM | |
| MAN. RATES | 2.63 | 2.45 | 2.60 | + 2.56 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 367,901 | 8,900,249 | 2.419 | | 1 | 5 | 28 | 232 | 266 |
| 2011 | 412,881 | 13,325,036 | 3.227 | | | 13 | 32 | 250 | 295 |
| 2012 | 482,627 | 12,941,175 | 2.681 | | | 9 | 35 | 289 | 333 |
| 2013 | 581,580 | 14,754,045 | 2.536 | | | 9 | 32 | 321 | 362 |
| 2014 | 683,452 | 10,281,320 | 1.504 | | 1 | 1 | 13 | 359 | 374 |
| TOTAL | 2,528,441 | 60,201,825 | 2.381 | | 2 | 37 | 140 | 1451 | 1630 |
| O.D. | | 104,152 | .004 | | | | 2 | | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|------------------|------------------|-------------------|---------|---------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 6,629 | 1,025,988 | 1,076,556 | 2,518,646 | | 16,568 | 386,456 | 707,590 | 2,252,008 | 909,808 |
| 2011 | | | 2,396,167 | 1,362,065 | 3,189,039 | | | 1,748,902 | 851,789 | 2,764,043 | 1,013,031 |
| 2012 | | | 1,260,294 | 1,717,300 | 3,623,259 | | | 984,356 | 852,766 | 3,169,719 | 1,333,481 |
| 2013 | | | 1,341,532 | 1,849,043 | 4,236,847 | | | 503,252 | 1,733,251 | 3,842,186 | 1,247,934 |
| 2014 | | 9,741 | 151,917 | 565,789 | 3,507,451 | | 594 | 414,924 | 385,470 | 4,072,003 | 1,173,431 |
| TOTAL | | 16,370 | 6,175,898 | 6,570,753 | 17,075,242 | | 17,162 | 4,037,890 | 4,530,866 | 16,099,959 | 5,677,685 |
| O.D. | | | | 66,949 | | | | | 31,959 | | 5,244 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 12,058 | 1,408,681 | 1,507,179 | 3,702,415 | | 37,096 | 875,708 | 1,011,145 | 3,173,080 | 898,890 |
| 2011 | | 22,697 | 3,169,904 | 1,851,299 | 4,588,159 | | 86,902 | 3,144,538 | 1,104,641 | 3,679,394 | 983,653 |
| 2012 | 297 | 24,743 | 2,260,513 | 2,339,154 | 4,557,705 | 12,004 | 52,469 | 2,317,584 | 1,165,712 | 3,759,665 | 1,316,146 |
| 2013 | 728 | 38,957 | 3,695,639 | 2,665,560 | 4,934,272 | 10,311 | 58,405 | 2,499,737 | 2,058,358 | 4,180,105 | 1,222,975 |
| 2014 | 676 | 78,750 | 3,779,344 | 2,296,974 | 3,306,578 | 5,237 | 184,001 | 2,860,290 | 1,480,957 | 3,007,802 | 1,157,003 |
| TOTAL | 1,701 | 177,205 | 14,314,081 | 10,660,166 | 21,089,129 | 27,552 | 418,873 | 11,697,857 | 6,820,813 | 17,800,046 | 5,578,667 |
| O.D. | | 12 | 4,185 | 87,789 | 679 | | | 2,840 | 39,217 | 415 | 5,162 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 26,644,306 | 56,498,254 | 5,583,829 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -11,394,076 | -15,554,800 | 31,179 | |
| TOTAL LOSSES | 15,250,230 | 40,943,454 | 5,615,008 | |
| EXPECTED LOSSES | 23,565,071 | 45,410,801 | 7,029,066 | |
| CREDIBILITY | .27 | .78 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .603 | 1.619 | .222 | 2.444 |
| INDICATED (POST-TEST) | .766 | 2.058 | .282 | 3.106 |
| PRES. ON RATE LEVEL | .940 | 1.812 | .280 | 3.032 |
| DERIVED BY FORMULA | .893 | 2.004 | .282 | 3.179 |
| UNDERLYING PRES. RATE | .932 | 1.796 | .278 | 3.006 |
| PROPOSED | .872 | 1.958 | .276 | 3.106 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.96 | MINIMUM PREMIUM | |
| MAN. RATES | 3.07 | 2.81 | 2.98 | + 2.96 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 353,593 | 3,915,047 | 1.107 | | | 353,593 | | | 4 | 11 | 86 | 101 |
| 2011 | 352,634 | 4,707,880 | 1.335 | | | 352,634 | | | 4 | 17 | 91 | 112 |
| 2012 | 359,129 | 4,898,677 | 1.364 | | | 359,129 | 1 | | 3 | 16 | 78 | 98 |
| 2013 | 367,243 | 5,233,640 | 1.425 | | | 367,243 | 1 | | 3 | 25 | 76 | 105 |
| 2014 | 369,647 | 2,928,709 | .792 | | | 369,647 | | | | 9 | 85 | 94 |
| TOTAL | 1,802,246 | 21,683,953 | 1.203 | | | 1,802,246 | 2 | | 14 | 78 | 416 | 510 |
| O.D. | | 189,287 | .010 | | | | | | | 2 | | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 530,936 | 353,363 | 715,220 | | | 177,047 | 550,387 | 997,478 | 590,616 |
| 2011 | | | 628,841 | 417,590 | 876,298 | | | 263,091 | 677,926 | 1,280,270 | 563,864 |
| 2012 | 113,275 | | 527,493 | 597,727 | 690,324 | 1,500 | | 717,600 | 896,574 | 775,123 | 579,061 |
| 2013 | 228,434 | | 536,590 | 920,328 | 504,739 | | | 356,040 | 1,089,891 | 968,294 | 629,324 |
| 2014 | | | | 84,579 | 838,975 | | | | 148,807 | 1,237,155 | 619,193 |
| TOTAL | 341,709 | | 2,223,860 | 2,373,587 | 3,625,556 | 1,500 | | 1,513,778 | 3,363,585 | 5,258,320 | 2,982,058 |
| O.D. | | | | 133,522 | | | | | 42,887 | | 12,878 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 728,976 | 494,707 | 1,051,374 | | | 401,188 | 786,504 | 1,405,443 | 583,529 |
| 2011 | | 6,304 | 882,411 | 565,553 | 1,261,310 | | 15,849 | 613,147 | 854,372 | 1,701,286 | 547,512 |
| 2012 | 136,905 | 8,684 | 849,359 | 784,686 | 887,265 | 13,729 | 39,339 | 1,672,868 | 1,084,478 | 959,815 | 571,533 |
| 2013 | 377,854 | 12,661 | 1,284,557 | 1,097,068 | 667,791 | 6,220 | 33,655 | 1,442,938 | 1,169,892 | 1,113,744 | 616,738 |
| 2014 | 120 | 13,806 | 811,748 | 501,814 | 778,857 | 1,216 | 33,936 | 699,131 | 455,745 | 905,454 | 610,524 |
| TOTAL | 514,879 | 41,455 | 4,557,051 | 3,443,828 | 4,646,597 | 21,165 | 122,779 | 4,829,272 | 4,350,991 | 6,085,742 | 2,929,836 |
| O.D. | | 6 | 1,615 | 184,636 | 262 | | | 3,790 | 52,672 | 554 | 12,698 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,092,012 | 18,765,282 | 2,942,534 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,621,841 | -5,501,527 | 13,808 | | | |
| TOTAL LOSSES | 5,470,171 | 13,263,755 | 2,956,342 | | | |
| EXPECTED LOSSES | 9,263,545 | 15,571,407 | 3,712,628 | | | |
| CREDIBILITY | .21 | .62 | .97 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .304 | .736 | .164 | 1.204 | | |
| INDICATED (POST-TEST) | .386 | .935 | .208 | 1.529 | | |
| PRES. ON RATE LEVEL | .518 | .872 | .208 | 1.598 | | |
| DERIVED BY FORMULA | .490 | .911 | .208 | 1.609 | | |
| UNDERLYING PRES. RATE | .514 | .864 | .206 | 1.584 | | |
| PROPOSED | .487 | .905 | .206 | 1.598 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.523 |
| IND. RATES | | | | 1.52 | MINIMUM PREMIUM | |
| MAN. RATES | 1.53 | 1.48 | 1.57 | + 1.52 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 215,182 | 3,097,316 | 1.439 | | | 215,182 | | | 3 | 17 | 75 | 95 |
| 2011 | 223,241 | 4,944,020 | 2.214 | | | 223,241 | | | 2 | 19 | 87 | 108 |
| 2012 | 234,400 | 3,784,172 | 1.614 | | | 234,400 | | | 1 | 28 | 80 | 109 |
| 2013 | 236,350 | 3,769,416 | 1.594 | | | 236,350 | | | 3 | 32 | 71 | 106 |
| 2014 | 234,091 | 3,592,585 | 1.534 | | | 234,091 | | | | 31 | 80 | 111 |
| TOTAL | 1,143,264 | 19,187,509 | 1.678 | | | 1,143,264 | | | 9 | 127 | 393 | 529 |
| O.D. | | 28,159 | .002 | | | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 510,376 | 564,753 | 401,342 | | | 363,328 | 233,604 | 479,731 | 544,182 |
| 2011 | | | 279,246 | 980,487 | 843,725 | | | 211,879 | 1,452,022 | 659,063 | 517,598 |
| 2012 | | | 198,733 | 921,679 | 883,673 | | | 100,556 | 401,272 | 823,359 | 454,900 |
| 2013 | | | 384,831 | 848,403 | 469,085 | | | 316,017 | 569,959 | 629,814 | 551,307 |
| 2014 | | | | 840,285 | 663,239 | | | | 522,866 | 971,119 | 595,076 |
| TOTAL | | | 1,373,186 | 4,155,607 | 3,261,064 | | | 991,780 | 3,179,723 | 3,563,086 | 2,663,063 |
| O.D. | | | | | 1,839 | | | | | 6,102 | 20,218 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 700,746 | 790,654 | 589,974 | | | 823,301 | 333,819 | 675,938 | 537,652 |
| 2011 | | 3,134 | 452,700 | 1,294,035 | 1,214,530 | | 12,511 | 566,475 | 1,760,473 | 890,948 | 502,588 |
| 2012 | 48 | 7,293 | 514,401 | 1,186,463 | 1,121,466 | 1,225 | 9,672 | 342,170 | 501,618 | 977,235 | 448,986 |
| 2013 | 209 | 10,669 | 1,052,744 | 1,005,702 | 611,641 | 4,576 | 22,765 | 1,013,333 | 635,661 | 720,411 | 540,281 |
| 2014 | 235 | 23,701 | 1,489,240 | 1,060,696 | 732,895 | 1,655 | 57,073 | 929,955 | 609,599 | 754,975 | 586,745 |
| TOTAL | 492 | 44,797 | 4,209,831 | 5,337,550 | 4,270,506 | 7,456 | 102,021 | 3,675,234 | 3,841,170 | 4,019,507 | 2,616,252 |
| O.D. | | | | | 2,703 | | | | | 8,598 | 19,923 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,039,831 | 17,480,034 | 2,636,175 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,230,867 | -4,595,364 | 11,295 | |
| TOTAL LOSSES | 3,808,964 | 12,884,670 | 2,647,470 | |
| EXPECTED LOSSES | 8,505,884 | 13,021,777 | 3,029,650 | |
| CREDIBILITY | .16 | .46 | .72 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .333 | 1.127 | .232 | 1.692 |
| INDICATED (POST-TEST) | .423 | 1.432 | .295 | 2.150 |
| PRES. ON RATE LEVEL | .750 | 1.149 | .267 | 2.166 |
| DERIVED BY FORMULA | .698 | 1.279 | .287 | 2.264 |
| UNDERLYING PRES. RATE | .744 | 1.139 | .265 | 2.148 |
| PROPOSED | .668 | 1.224 | .274 | 2.166 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.06 | MINIMUM PREMIUM | |
| MAN. RATES | 2.22 | 2.01 | 2.13 | + 2.06 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 182,735 | 3,977,281 | 2.176 | | | 5 | 25 | 62 | 92 |
| 2011 | 184,743 | 5,839,635 | 3.160 | | | 8 | 29 | 73 | 110 |
| 2012 | 190,618 | 4,587,085 | 2.406 | | | 6 | 19 | 78 | 103 |
| 2013 | 172,517 | 3,970,292 | 2.301 | | | 3 | 30 | 50 | 83 |
| 2014 | 189,977 | 3,793,615 | 1.996 | | | 4 | 6 | 84 | 94 |
| TOTAL | 920,590 | 22,167,908 | 2.408 | | | 26 | 109 | 347 | 482 |
| O.D. | | 6,450 | | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 818,508 | 1,026,809 | 688,207 | | | 165,570 | 791,006 | 350,736 | 136,445 |
| 2011 | | | 1,432,862 | 1,410,478 | 874,552 | | | 947,324 | 491,048 | 489,229 | 194,142 |
| 2012 | | | 940,929 | 761,303 | 1,086,318 | | | 386,490 | 554,228 | 685,147 | 172,670 |
| 2013 | | | 506,857 | 1,452,351 | 239,328 | | | 295,122 | 974,033 | 344,048 | 158,553 |
| 2014 | | | 769,957 | 422,889 | 1,084,032 | | | 261,659 | 140,766 | 984,364 | 129,948 |
| TOTAL | | | 4,469,113 | 5,073,830 | 3,972,437 | | | 2,056,165 | 2,951,081 | 2,853,524 | 791,758 |
| O.D. | | | | | 329 | | | | | 1,737 | 4,384 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,123,811 | 1,437,533 | 1,011,663 | | | 375,181 | 1,130,350 | 494,187 | 134,808 |
| 2011 | | 13,947 | 2,000,719 | 1,872,616 | 1,282,830 | | 53,340 | 1,935,516 | 620,856 | 665,979 | 188,512 |
| 2012 | 224 | 13,948 | 1,441,168 | 1,016,771 | 1,395,515 | 4,715 | 22,384 | 933,432 | 678,781 | 831,475 | 170,425 |
| 2013 | 303 | 14,938 | 1,478,673 | 1,633,074 | 410,676 | 5,078 | 27,401 | 1,166,861 | 985,897 | 446,637 | 155,382 |
| 2014 | 847 | 40,551 | 2,173,721 | 1,003,560 | 1,147,643 | 1,909 | 79,062 | 999,503 | 405,829 | 747,867 | 128,129 |
| TOTAL | 1,374 | 83,384 | 8,218,092 | 6,963,554 | 5,248,327 | 11,702 | 182,187 | 5,410,493 | 3,821,713 | 3,186,145 | 777,256 |
| O.D. | | | | | 484 | | | | | 2,447 | 4,287 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,907,232 | 19,222,670 | 781,543 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -5,229,924 | -4,344,818 | 3,614 | | | |
| TOTAL LOSSES | 8,677,308 | 14,877,852 | 785,157 | | | |
| EXPECTED LOSSES | 10,494,726 | 12,299,082 | 975,826 | | | |
| CREDIBILITY | .14 | .40 | .62 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .943 | 1.616 | .085 | 2.644 | | |
| INDICATED (POST-TEST) | 1.199 | 2.054 | .108 | 3.361 | | |
| PRES. ON RATE LEVEL | 1.150 | 1.347 | .107 | 2.604 | | |
| DERIVED BY FORMULA | 1.157 | 1.630 | .108 | 2.895 | | |
| UNDERLYING PRES. RATE | 1.140 | 1.336 | .106 | 2.582 | | |
| PROPOSED | 1.157 | 1.630 | .108 | 2.895 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.759 |
| IND. RATES | | | | 2.76 | MINIMUM PREMIUM | |
| MAN. RATES | 2.41 | 2.41 | 2.56 | + 2.76 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 84,109 | 1,091,631 | 1.297 | | | 1 | 11 | 17 | 29 |
| 2011 | 399 | | | | | | | | |
| 2012 | | | | | | | | | |
| 2013 | | | | | | | | | |
| 2014 | | | | | | | | | |
| TOTAL | 84,508 | 1,091,631 | 1.292 | | | 1 | 11 | 17 | 29 |
| O.D. | | 2,679 | .003 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 125,170 | 385,934 | 144,448 | | | 37,762 | 194,716 | 104,401 | 99,200 |
| TOTAL | | | 125,170 | 385,934 | 144,448 | | | 37,762 | 194,716 | 104,401 | 99,200 |
| O.D. | | | | | | | | | | | 2,679 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 171,858 | 540,308 | 212,339 | | | 85,569 | 278,249 | 147,101 | 98,010 |
| TOTAL | | | 171,858 | 540,308 | 212,339 | | | 85,569 | 278,249 | 147,101 | 98,010 |
| O.D. | | | | | | | | | | | 2,647 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 257,427 | 1,177,997 | 100,657 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,123,867 | -597,823 | 189 | |
| TOTAL LOSSES | | 580,174 | 100,846 | |
| EXPECTED LOSSES | 1,745,935 | 1,461,144 | 236,622 | |
| CREDIBILITY | .03 | .08 | .13 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .687 | .119 | .806 |
| INDICATED (POST-TEST) | .000 | .873 | .151 | 1.024 |
| PRES. ON RATE LEVEL | 2.084 | 1.744 | .282 | 4.110 |
| DERIVED BY FORMULA | 2.021 | 1.674 | .265 | 3.960 |
| UNDERLYING PRES. RATE | 2.066 | 1.729 | .280 | 4.075 |
| PROPOSED | 2.021 | 1.674 | .265 | 3.960 |

| YEAR | 4-1-12 | 4-1-13 | 4-1-14 | 4-1-18 | IND. RATE | 3.774 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES | | | | 3.77 | MINIMUM PREMIUM | |
| MAN. RATES | 4.12 | 4.23 | 4.04 | + 3.77 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 166,169 | 3,345,859 | 2.013 | | | 3 | 24 | 42 | 69 | |
| 2011 | 164,863 | 2,653,996 | 1.609 | | | 3 | 5 | 41 | 49 | |
| 2012 | 169,934 | 2,593,594 | 1.526 | | | 1 | 3 | 46 | 50 | |
| 2013 | 167,905 | 2,333,876 | 1.389 | | | 1 | 4 | 35 | 40 | |
| 2014 | 172,006 | 1,904,514 | 1.107 | | | | 10 | 24 | 34 | |
| TOTAL | 840,877 | 12,831,839 | 1.526 | | | 8 | 46 | 188 | 242 | |
| O.D. | | 6,407 | | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 491,537 | 954,441 | 427,900 | | | 300,686 | 445,646 | 368,286 | 357,363 |
| 2011 | | | 511,104 | 326,641 | 570,097 | | | 172,944 | 172,064 | 613,454 | 287,692 |
| 2012 | | | 125,323 | 134,264 | 1,123,820 | | | 37,346 | 128,556 | 604,693 | 439,592 |
| 2013 | | | 163,693 | 241,670 | 731,516 | | | 83,740 | 195,843 | 682,649 | 234,765 |
| 2014 | | | | 614,911 | 172,571 | | | | 433,776 | 330,660 | 352,596 |
| TOTAL | | | 1,291,657 | 2,271,927 | 3,025,904 | | | 594,716 | 1,375,885 | 2,599,742 | 1,672,008 |
| O.D. | | | | | 1,836 | | | | | 2,203 | 2,368 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 674,880 | 1,336,218 | 629,015 | | | 681,354 | 636,830 | 518,914 | 353,075 |
| 2011 | | 5,076 | 712,812 | 440,677 | 822,921 | | 10,272 | 375,456 | 222,470 | 813,935 | 279,349 |
| 2012 | 29 | 3,319 | 284,476 | 229,786 | 1,392,026 | 453 | 3,765 | 138,519 | 178,183 | 710,738 | 433,877 |
| 2013 | 97 | 5,630 | 514,011 | 374,391 | 841,266 | 1,572 | 8,570 | 373,931 | 268,244 | 735,361 | 230,070 |
| 2014 | 136 | 12,711 | 821,762 | 616,189 | 250,749 | 1,000 | 38,637 | 556,732 | 366,186 | 284,907 | 347,660 |
| TOTAL | 262 | 26,736 | 3,007,941 | 2,997,261 | 3,935,977 | 3,025 | 61,244 | 2,125,992 | 1,671,913 | 3,063,855 | 1,644,031 |
| O.D. | | 8 | 457 | 260 | 2,035 | | 7 | 339 | 245 | 2,313 | 2,309 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,226,011 | 11,673,859 | 1,646,340 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,160,516 | -2,433,749 | 6,204 | |
| TOTAL LOSSES | 3,065,495 | 9,240,110 | 1,652,544 | |
| EXPECTED LOSSES | 4,330,516 | 6,886,782 | 1,673,345 | |
| CREDIBILITY | .13 | .37 | .58 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .365 | 1.099 | .197 | 1.661 |
| INDICATED (POST-TEST) | .464 | 1.397 | .250 | 2.111 |
| PRES. ON RATE LEVEL | .519 | .826 | .201 | 1.546 |
| DERIVED BY FORMULA | .512 | 1.037 | .229 | 1.778 |
| UNDERLYING PRES. RATE | .515 | .819 | .199 | 1.533 |
| PROPOSED | .512 | 1.037 | .229 | 1.778 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.694 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.69 | MINIMUM PREMIUM | |
| MAN. RATES | 1.48 | 1.43 | 1.52 | + 1.69 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 102,723 | 113,346 | .110 | | | | 2 | 6 | 8 |
| 2011 | 90,308 | 46,854 | .051 | | | | | 1 | 1 |
| 2012 | 101,439 | 196,354 | .193 | | | | | 3 | 4 |
| 2013 | 110,208 | 278,972 | .253 | | | | 1 | 6 | 7 |
| 2014 | 138,292 | 264,970 | .191 | | | 1 | | 1 | 2 |
| TOTAL | 542,970 | 900,496 | .166 | | | 1 | 4 | 17 | 22 |
| O.D. | | 623 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|---------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 14,606 | 36,455 | | | | 27,439 | 23,907 | 10,939 |
| 2011 | | | | | 3,943 | | | | | 2,333 | 40,578 |
| 2012 | | | | 82,476 | 37,062 | | | | 46,002 | 11,034 | 19,780 |
| 2013 | | | | 1 | 100,987 | | | | 33,199 | 112,792 | 31,993 |
| 2014 | | | 199,450 | | 589 | | | 37,599 | | 2,064 | 25,268 |
| TOTAL | | | 199,450 | 97,083 | 179,036 | | | 37,599 | 106,640 | 152,130 | 128,558 |
| O.D. | | | | | | | | | | | 623 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 20,448 | 53,589 | | | | 39,210 | 33,685 | 10,808 |
| 2011 | | 2 | 99 | 63 | 5,607 | | | 35 | 36 | 3,077 | 39,401 |
| 2012 | | 426 | 19,796 | 103,465 | 47,940 | | 550 | 12,009 | 52,863 | 14,438 | 19,523 |
| 2013 | 3 | 354 | 25,161 | 14,333 | 111,989 | 120 | 917 | 36,726 | 44,037 | 120,665 | 31,353 |
| 2014 | 162 | 4,549 | 202,870 | 22,558 | 24,834 | 132 | 7,274 | 61,613 | 4,826 | 5,073 | 24,914 |
| TOTAL | 165 | 5,331 | 247,926 | 160,867 | 243,959 | 252 | 8,741 | 110,383 | 140,972 | 176,938 | 125,999 |
| O.D. | | | | | | | | | | | 616 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 372,798 | 722,736 | 126,615 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -421,762 | -325,387 | 960 | |
| TOTAL LOSSES | | 397,349 | 127,575 | |
| EXPECTED LOSSES | 857,893 | 939,338 | 228,047 | |
| CREDIBILITY | .10 | .28 | .44 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .073 | .023 | .096 |
| INDICATED (POST-TEST) | .000 | .093 | .029 | .122 |
| PRES. ON RATE LEVEL | .159 | .175 | .042 | .376 |
| DERIVED BY FORMULA | .143 | .152 | .036 | .331 |
| UNDERLYING PRES. RATE | .158 | .173 | .042 | .373 |
| PROPOSED | .143 | .152 | .036 | .331 |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | .32 |
| MAN. RATES | .48 | .35 | .37 | + .32 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|---------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,995,263 | 30,425,012 | .234 | 2 | | 44 | 130 | 317 | 493 |
| 2011 | 13,490,843 | 36,040,772 | .267 | 1 | | 47 | 109 | 326 | 483 |
| 2012 | 13,993,162 | 36,588,816 | .261 | 2 | | 37 | 110 | 299 | 448 |
| 2013 | 14,839,824 | 30,833,824 | .207 | 3 | | 30 | 134 | 317 | 484 |
| 2014 | 15,646,622 | 26,283,245 | .167 | 2 | | 24 | 55 | 372 | 453 |
| TOTAL | 70,965,714 | 160,171,669 | .226 | 10 | | 182 | 538 | 1631 | 2361 |
| O.D. | | 386,511 | | | | 1 | 1 | 2 | 4 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|---------|-------------------|-------------------|-------------------|----------------|---------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 175,649 | | 8,781,224 | 4,117,348 | 3,078,486 | 1,599 | | 3,627,646 | 3,280,130 | 4,078,583 | 3,284,347 |
| 2011 | 228,439 | | 10,609,437 | 4,202,343 | 3,911,945 | 888,166 | | 4,704,031 | 3,714,888 | 3,956,745 | 3,824,778 |
| 2012 | 990,213 | | 6,991,962 | 4,201,230 | 4,726,934 | 5,434 | | 3,736,488 | 3,051,946 | 9,258,709 | 3,625,900 |
| 2013 | 141,623 | | 5,881,075 | 4,383,404 | 4,470,304 | 51,876 | | 2,840,337 | 4,225,188 | 5,154,498 | 3,685,519 |
| 2014 | 449,305 | | 4,673,480 | 2,365,314 | 4,412,145 | 2,500 | | 1,742,848 | 1,802,802 | 7,006,116 | 3,828,735 |
| TOTAL | 1,985,229 | | 36,937,178 | 19,269,639 | 20,599,814 | 949,575 | | 16,651,350 | 16,074,954 | 29,454,651 | 18,249,279 |
| O.D. | | | 137,378 | 500 | 8,729 | | | 89,488 | 500 | 12,277 | 137,639 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 272,607 | | 11,950,065 | 5,764,289 | 4,525,375 | 5,226 | | 7,972,811 | 4,687,307 | 5,746,724 | 3,244,935 |
| 2011 | 238,226 | 97,278 | 13,818,249 | 5,638,057 | 5,782,842 | 882,432 | 237,143 | 8,726,716 | 4,666,596 | 5,330,092 | 3,713,859 |
| 2012 | 1,197,335 | 92,080 | 10,080,743 | 5,571,755 | 6,021,841 | 63,008 | 185,137 | 8,245,643 | 3,834,122 | 5,558,762 | 3,578,763 |
| 2013 | 236,425 | 97,898 | 10,636,275 | 5,705,496 | 5,718,968 | 152,475 | 188,793 | 8,495,068 | 4,804,584 | 5,881,922 | 3,611,809 |
| 2014 | 577,259 | 210,723 | 11,115,289 | 4,809,378 | 4,956,222 | 16,475 | 599,866 | 7,673,043 | 3,371,747 | 5,398,655 | 3,775,133 |
| TOTAL | 2,521,852 | 497,979 | 57,600,621 | 27,488,975 | 27,005,248 | 1,119,616 | 1,210,939 | 41,113,281 | 21,364,356 | 27,916,155 | 17,924,499 |
| O.D. | 40 | 1,269 | 166,346 | 8,594 | 21,747 | 878 | 3,304 | 165,932 | 7,813 | 21,310 | 135,159 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|---------|
| TOTAL TRANS. LOSSES PG B | 104,402,057 | 103,834,198 | 18,059,658 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -35,493,928 | -29,623,706 | 88,272 | |
| TOTAL LOSSES | 68,908,129 | 74,210,492 | 18,147,930 | |
| EXPECTED LOSSES | 71,675,371 | 84,449,200 | 22,709,029 | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .097 | .105 | .026 | .228 |
| INDICATED (POST-TEST) | .123 | .133 | .033 | .289 |
| PRES. ON RATE LEVEL | .102 | .120 | .032 | .254 |
| DERIVED BY FORMULA | .123 | .133 | .033 | .289 |
| UNDERLYING PRES. RATE | .101 | .119 | .032 | .252 |
| PROPOSED | .123 | .133 | .033 | .289 |
| IND. RATES | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | .28 |
| MAN. RATES | .31 | .24 | .25 | + .28 |
| | | | | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 667,689 | 4,508,846 | .675 | | | 4 | 13 | 46 | 63 | |
| 2011 | 640,864 | 3,508,246 | .547 | | | 5 | 16 | 59 | 80 | |
| 2012 | 666,230 | 3,548,381 | .532 | | | 4 | 16 | 51 | 71 | |
| 2013 | 678,834 | 3,600,214 | .530 | | | 6 | 6 | 43 | 55 | |
| 2014 | 707,297 | 2,505,970 | .354 | | | 1 | 6 | 40 | 47 | |
| TOTAL | 3,360,914 | 17,671,657 | .526 | | | 20 | 57 | 239 | 316 | |
| O.D. | | 521 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 846,401 | 397,878 | 547,498 | | | 564,599 | 1,395,554 | 389,724 | 367,192 |
| 2011 | | | 933,713 | 387,721 | 461,183 | | | 263,732 | 315,216 | 620,339 | 526,342 |
| 2012 | | | 788,720 | 572,281 | 554,091 | | | 476,286 | 337,336 | 469,958 | 349,709 |
| 2013 | | | 1,188,926 | 341,994 | 433,807 | | | 601,896 | 152,629 | 533,197 | 347,765 |
| 2014 | | | 251,292 | 278,471 | 430,555 | | | 83,025 | 298,299 | 762,721 | 401,607 |
| TOTAL | | | 4,009,052 | 1,978,345 | 2,427,134 | | | 1,989,538 | 2,499,034 | 2,775,939 | 1,992,615 |
| O.D. | | | | | | | | | | | 521 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,162,109 | 557,030 | 804,821 | | | 1,279,381 | 1,994,248 | 549,121 | 362,786 |
| 2011 | | 8,989 | 1,274,482 | 521,756 | 676,069 | | 15,461 | 572,698 | 399,300 | 826,282 | 511,078 |
| 2012 | 187 | 10,900 | 1,163,552 | 751,632 | 729,094 | 5,804 | 23,075 | 1,044,010 | 424,490 | 576,341 | 345,163 |
| 2013 | 406 | 14,609 | 1,731,108 | 498,294 | 594,803 | 6,481 | 26,344 | 1,282,715 | 251,132 | 608,965 | 340,810 |
| 2014 | 315 | 16,680 | 929,157 | 487,383 | 465,921 | 1,394 | 52,401 | 758,918 | 418,390 | 588,642 | 395,985 |
| TOTAL | 908 | 51,178 | 6,260,408 | 2,816,095 | 3,270,708 | 13,679 | 117,281 | 4,937,722 | 3,487,560 | 3,149,351 | 1,955,822 |
| O.D. | | | | | | | | | | | 511 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 11,381,176 | 12,723,714 | 1,956,333 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -5,243,783 | -4,029,634 | 9,242 | | | |
| TOTAL LOSSES | 6,137,393 | 8,694,080 | 1,965,575 | | | |
| EXPECTED LOSSES | 10,519,661 | 11,427,109 | 2,453,468 | | | |
| CREDIBILITY | .32 | .94 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .183 | .259 | .058 | .500 | | |
| INDICATED (POST-TEST) | .233 | .329 | .074 | .636 | | |
| PRES. ON RATE LEVEL | .316 | .343 | .073 | .732 | | |
| DERIVED BY FORMULA | .289 | .330 | .074 | .693 | | |
| UNDERLYING PRES. RATE | .313 | .340 | .073 | .726 | | |
| PROPOSED | .289 | .330 | .074 | .693 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .660 |
| IND. RATES | | | | .66 | MINIMUM PREMIUM | |
| MAN. RATES | .77 | .68 | .72 | + .66 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|--------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 48,570,368 | 60,367,910 | .124 | 1 | 1 | 78 | 221 | 663 | 964 |
| 2011 | 50,109,838 | 53,460,083 | .106 | 2 | | 60 | 239 | 592 | 893 |
| 2012 | 52,851,374 | 53,319,766 | .100 | 3 | 1 | 56 | 205 | 517 | 782 |
| 2013 | 54,517,422 | 68,004,165 | .124 | | | 68 | 212 | 644 | 924 |
| 2014 | 56,644,707 | 40,847,373 | .072 | 3 | | 19 | 117 | 613 | 752 |
| TOTAL | 262,693,709 | 275,999,297 | .105 | 9 | 2 | 281 | 994 | 3029 | 4315 |
| O.D. | | 774,333 | | | | | 8 | 14 | 22 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|-------------------|-------------------|--------------|---------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,012,652 | 86,860 | 15,057,076 | 6,949,706 | 7,168,491 | 10 | 45,631 | 10,684,902 | 5,417,900 | 6,828,061 | 7,116,621 |
| 2011 | 1,313,812 | | 12,295,661 | 7,357,616 | 5,890,073 | 569 | | 5,823,324 | 6,265,022 | 7,568,568 | 6,945,438 |
| 2012 | 1,247,753 | 48,918 | 11,707,032 | 6,373,130 | 6,017,250 | 1,561 | 1,265 | 8,191,582 | 5,613,580 | 6,624,652 | 7,493,043 |
| 2013 | | | 13,925,284 | 7,215,096 | 6,820,805 | | | 17,180,394 | 6,024,463 | 9,552,133 | 7,285,990 |
| 2014 | 2,515,122 | | 3,683,316 | 3,875,379 | 7,231,730 | 7,500 | | 1,269,624 | 3,771,591 | 10,635,313 | 7,857,798 |
| TOTAL | 6,089,339 | 135,778 | 56,668,369 | 31,770,927 | 33,128,349 | 9,640 | 46,896 | 43,149,826 | 27,092,556 | 41,208,727 | 36,698,890 |
| O.D. | | | | 223,855 | 138,672 | | | | 91,960 | 98,068 | 221,778 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,010,832 | 157,998 | 19,255,984 | 9,729,586 | 10,537,674 | 21 | 102,168 | 16,771,716 | 7,742,180 | 9,620,730 | 7,031,222 |
| 2011 | 1,531,991 | 116,584 | 16,610,070 | 9,819,296 | 8,661,233 | 583 | 311,297 | 11,562,584 | 7,865,313 | 10,145,964 | 6,744,020 |
| 2012 | 1,509,301 | 222,808 | 15,949,107 | 8,414,474 | 8,023,483 | 73,446 | 294,702 | 12,741,549 | 6,919,690 | 8,114,176 | 7,395,633 |
| 2013 | 4,898 | 192,569 | 21,748,464 | 9,519,154 | 9,087,557 | 75,644 | 347,318 | 15,996,056 | 7,245,095 | 10,822,623 | 7,140,270 |
| 2014 | 2,027,877 | 254,617 | 14,173,212 | 7,436,813 | 7,637,786 | 22,030 | 721,804 | 10,385,221 | 5,605,098 | 8,175,605 | 7,747,789 |
| TOTAL | 6,084,899 | 944,576 | 87,736,837 | 44,919,323 | 43,947,733 | 171,724 | 1,777,289 | 67,457,126 | 35,377,376 | 46,879,098 | 36,058,934 |
| O.D. | 11 | 1,500 | 84,024 | 336,735 | 158,964 | 63 | 1,355 | 36,095 | 142,030 | 92,157 | 217,502 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|--------|
| TOTAL TRANS. LOSSES PG B | 164,295,499 | 171,853,416 | 36,276,436 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -58,601,329 | -53,538,376 | 181,442 | |
| TOTAL LOSSES | 105,694,170 | 118,315,040 | 36,457,878 | |
| EXPECTED LOSSES | 118,212,169 | 152,362,351 | 47,284,867 | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .040 | .045 | .014 | .099 |
| INDICATED (POST-TEST) | .051 | .057 | .018 | .126 |
| PRES. ON RATE LEVEL | .045 | .059 | .018 | .122 |
| DERIVED BY FORMULA | .051 | .057 | .018 | .126 |
| UNDERLYING PRES. RATE | .045 | .058 | .018 | .121 |
| PROPOSED | .051 | .057 | .018 | .126 |
| IND. RATES | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | .12 |
| MAN. RATES | .12 | .11 | .12 | + .12 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 438,998 | 7,994,246 | 1.821 | | | 438,998 | | 1 | 4 | 32 | 124 | 161 |
| 2011 | 494,298 | 9,362,801 | 1.894 | | | 494,298 | 2 | | 4 | 33 | 117 | 156 |
| 2012 | 502,921 | 6,358,798 | 1.264 | | | 502,921 | | | 8 | 31 | 89 | 128 |
| 2013 | 530,170 | 11,109,416 | 2.095 | | | 530,170 | | | 9 | 28 | 123 | 160 |
| 2014 | 540,275 | 10,596,242 | 1.961 | | | 540,275 | 1 | 1 | 3 | 5 | 132 | 142 |
| TOTAL | 2,506,662 | 45,421,503 | 1.812 | | | 2,506,662 | 3 | 2 | 28 | 129 | 585 | 747 |
| O.D. | | 114,748 | .004 | | | | | | | 1 | 3 | 4 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 397,875 | 785,963 | 900,953 | 1,871,921 | | 312,515 | 596,601 | 993,409 | 1,740,131 | 394,878 |
| 2011 | 476,928 | | 794,526 | 1,447,598 | 1,654,223 | 1,353,469 | | 312,556 | 1,156,181 | 1,750,415 | 416,905 |
| 2012 | | | 1,354,668 | 1,078,415 | 1,152,224 | | | 590,143 | 591,741 | 1,209,311 | 382,296 |
| 2013 | | | 1,892,570 | 1,559,685 | 1,739,901 | | | 1,909,904 | 1,737,764 | 1,850,626 | 418,966 |
| 2014 | 3,000 | 421,831 | 548,045 | 208,880 | 1,567,345 | 73,261 | 3,047,106 | 1,531,850 | 256,877 | 2,463,007 | 475,040 |
| TOTAL | 479,928 | 819,706 | 5,375,772 | 5,195,531 | 7,985,614 | 1,426,730 | 3,359,621 | 4,941,054 | 4,735,972 | 9,013,490 | 2,088,085 |
| O.D. | | | 4,000 | | 93,422 | | | | 2,520 | 3,643 | 11,163 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 569,782 | 1,079,127 | 1,261,333 | 2,751,725 | | 550,876 | 1,351,897 | 1,419,581 | 2,451,848 | 390,139 |
| 2011 | 587,409 | 8,377 | 1,186,227 | 1,929,607 | 2,380,823 | 1,020,280 | 18,947 | 762,905 | 1,448,935 | 2,328,294 | 404,815 |
| 2012 | 323 | 19,455 | 2,035,191 | 1,419,447 | 1,501,787 | 7,196 | 31,436 | 1,371,261 | 755,353 | 1,451,100 | 377,326 |
| 2013 | 684 | 30,580 | 3,199,640 | 2,006,572 | 2,161,479 | 14,977 | 72,443 | 3,256,088 | 1,857,914 | 2,125,413 | 410,587 |
| 2014 | 4,430 | 102,008 | 2,038,910 | 1,032,510 | 1,518,469 | 60,243 | 1,150,445 | 2,384,905 | 950,901 | 1,859,220 | 468,389 |
| TOTAL | 592,846 | 730,202 | 9,539,095 | 7,649,469 | 10,314,283 | 1,102,696 | 1,824,147 | 9,127,056 | 6,432,684 | 10,215,875 | 2,051,256 |
| O.D. | 8 | 898 | 52,200 | 36,270 | 102,520 | 2 | 48 | 1,427 | 3,879 | 3,303 | 10,981 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 22,970,625 | 34,758,283 | 2,062,237 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -8,767,374 | -10,194,330 | 9,838 | |
| TOTAL LOSSES | 14,203,251 | 24,563,953 | 2,072,075 | |
| EXPECTED LOSSES | 17,722,100 | 29,027,147 | 2,556,795 | |
| CREDIBILITY | .26 | .77 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .567 | .980 | .083 | 1.630 |
| INDICATED (POST-TEST) | .721 | 1.246 | .105 | 2.072 |
| PRES. ON RATE LEVEL | .713 | 1.168 | .103 | 1.984 |
| DERIVED BY FORMULA | .715 | 1.228 | .105 | 2.048 |
| UNDERLYING PRES. RATE | .707 | 1.158 | .102 | 1.967 |
| PROPOSED | .715 | 1.228 | .105 | 2.048 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.951 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.95 | MINIMUM PREMIUM | |
| MAN. RATES | 1.85 | 1.84 | 1.95 | + 1.95 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,207,028 | 9,809,108 | .233 | | | 4,207,028 | | | 15 | 24 | 95 | 134 |
| 2011 | 4,367,328 | 8,643,307 | .197 | | | 4,367,328 | 3 | | 12 | 31 | 79 | 125 |
| 2012 | 4,457,570 | 10,074,938 | .226 | | | 4,457,570 | 2 | | 14 | 26 | 86 | 128 |
| 2013 | 4,898,371 | 6,223,615 | .127 | | | 4,898,371 | | | 5 | 32 | 69 | 106 |
| 2014 | 5,071,203 | 6,222,456 | .122 | | | 5,071,203 | 1 | | 3 | 21 | 92 | 117 |
| TOTAL | 23,001,500 | 40,973,424 | .178 | | | 23,001,500 | 6 | | 49 | 134 | 421 | 610 |
| O.D. | | 50,514 | | | | | | | | | 2 | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|---------|-------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,617,908 | 783,093 | 563,711 | | | 2,260,161 | 534,518 | 1,125,812 | 923,905 |
| 2011 | 425,161 | | 2,783,108 | 989,646 | 746,765 | 263,246 | | 732,513 | 988,370 | 739,568 | 974,930 |
| 2012 | 827,280 | | 2,989,221 | 1,045,655 | 859,062 | 1,125 | | 1,472,743 | 1,056,462 | 928,149 | 895,241 |
| 2013 | | | 1,036,206 | 1,097,377 | 737,478 | | | 388,500 | 978,368 | 936,058 | 1,049,628 |
| 2014 | 1,902 | | 546,460 | 714,763 | 1,312,101 | 17,542 | | 109,200 | 824,106 | 1,688,989 | 1,007,393 |
| TOTAL | 1,254,343 | | 10,972,903 | 4,630,534 | 4,219,117 | 281,913 | | 4,963,117 | 4,381,824 | 5,418,576 | 4,851,097 |
| O.D. | | | | | 27,854 | | | | | 9,583 | 13,077 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,578,937 | 1,096,330 | 828,656 | | | 3,918,069 | 763,827 | 1,586,271 | 912,818 |
| 2011 | 591,508 | 26,519 | 3,772,588 | 1,327,525 | 1,120,626 | 348,926 | 42,320 | 1,586,499 | 1,232,604 | 999,548 | 946,657 |
| 2012 | 999,587 | 32,114 | 3,753,456 | 1,393,383 | 1,194,147 | 18,235 | 59,782 | 2,647,313 | 1,290,988 | 1,160,449 | 883,603 |
| 2013 | 430 | 19,213 | 2,043,113 | 1,349,714 | 976,151 | 6,292 | 33,005 | 1,432,791 | 1,063,005 | 1,074,397 | 1,028,635 |
| 2014 | 3,173 | 43,699 | 2,462,275 | 1,345,871 | 1,372,904 | 16,462 | 113,985 | 1,713,613 | 1,019,574 | 1,314,175 | 993,289 |
| TOTAL | 1,594,698 | 121,545 | 16,610,369 | 6,512,823 | 5,492,484 | 389,915 | 249,092 | 11,298,285 | 5,369,998 | 6,134,840 | 4,765,002 |
| O.D. | 2 | 114 | 8,071 | 4,642 | 30,522 | 7 | 169 | 4,171 | 2,713 | 7,072 | 12,869 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 30,276,438 | 23,555,094 | 4,777,871 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -10,713,742 | -7,424,156 | 23,279 | | | |
| TOTAL LOSSES | 19,562,696 | 16,130,938 | 4,801,150 | | | |
| EXPECTED LOSSES | 21,621,410 | 21,161,380 | 5,980,389 | | | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .085 | .070 | .021 | .176 | | |
| INDICATED (POST-TEST) | .108 | .089 | .027 | .224 | | |
| PRES. ON RATE LEVEL | .095 | .093 | .026 | .214 | | |
| DERIVED BY FORMULA | .108 | .089 | .027 | .224 | | |
| UNDERLYING PRES. RATE | .094 | .092 | .026 | .212 | | |
| PROPOSED | .108 | .089 | .027 | .224 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .213 |
| IND. RATES | | | | .21 | MINIMUM PREMIUM | |
| MAN. RATES | .25 | .20 | .21 | + .21 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,162,275 | 3,453,764 | .109 | | | 8 | 6 | 31 | 45 |
| 2011 | 3,242,213 | 2,787,194 | .085 | | | 4 | 15 | 31 | 50 |
| 2012 | 3,330,124 | 2,184,176 | .065 | | | 3 | 13 | 24 | 40 |
| 2013 | 3,317,610 | 2,016,445 | .060 | | | 2 | 7 | 24 | 33 |
| 2014 | 3,479,247 | 1,991,079 | .057 | | | 1 | 4 | 31 | 36 |
| TOTAL | 16,531,469 | 12,432,658 | .075 | | | 18 | 45 | 141 | 204 |
| O.D. | | 884 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,301,047 | 145,402 | 244,517 | | | 835,861 | 333,888 | 251,274 | 341,775 |
| 2011 | | | 749,107 | 812,051 | 94,320 | | | 150,199 | 356,859 | 241,992 | 382,666 |
| 2012 | | | 583,889 | 396,337 | 168,299 | | | 138,870 | 267,449 | 326,987 | 302,345 |
| 2013 | | | 296,412 | 260,407 | 304,897 | | | 47,450 | 154,975 | 510,192 | 442,112 |
| 2014 | | | 225,707 | 305,898 | 348,231 | | | 65,340 | 185,426 | 420,039 | 440,438 |
| TOTAL | | | 3,156,162 | 1,920,095 | 1,160,264 | | | 1,237,720 | 1,298,597 | 1,750,484 | 1,909,336 |
| O.D. | | | | | | | | | | | 884 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,786,338 | 203,562 | 359,439 | | | 1,894,061 | 477,127 | 354,044 | 337,674 |
| 2011 | | 7,199 | 1,046,843 | 1,071,155 | 155,456 | | 8,732 | 340,304 | 443,319 | 326,102 | 371,569 |
| 2012 | 137 | 7,638 | 834,661 | 509,510 | 241,229 | 1,696 | 8,947 | 356,793 | 325,657 | 395,301 | 298,415 |
| 2013 | 123 | 5,477 | 578,076 | 341,560 | 379,428 | 1,051 | 5,975 | 256,540 | 207,466 | 549,191 | 433,270 |
| 2014 | 287 | 15,328 | 862,685 | 465,963 | 391,804 | 871 | 34,232 | 469,464 | 245,734 | 328,336 | 434,272 |
| TOTAL | 547 | 35,642 | 5,108,603 | 2,591,750 | 1,527,356 | 3,618 | 57,886 | 3,317,162 | 1,699,303 | 1,952,974 | 1,875,200 |
| O.D. | | | | | | | | | | | 863 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 8,523,458 | 7,771,383 | 1,876,063 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,453,133 | -2,505,300 | 9,972 | | | |
| TOTAL LOSSES | 5,070,325 | 5,266,083 | 1,886,035 | | | |
| EXPECTED LOSSES | 6,943,217 | 7,108,531 | 2,645,036 | | | |
| CREDIBILITY | .93 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .031 | .032 | .011 | .074 | | |
| INDICATED (POST-TEST) | .039 | .041 | .014 | .094 | | |
| PRES. ON RATE LEVEL | .042 | .043 | .017 | .102 | | |
| DERIVED BY FORMULA | .039 | .041 | .014 | .094 | | |
| UNDERLYING PRES. RATE | .042 | .043 | .016 | .101 | | |
| PROPOSED | .039 | .041 | .014 | .094 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .089 |
| IND. RATES | | | | .09 | MINIMUM PREMIUM | |
| MAN. RATES | .12 | .09 | .10 | + .09 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,983,926 | 24,363,520 | .305 | | | 37 | 100 | 249 | 386 |
| 2011 | 8,395,519 | 24,685,481 | .294 | | | 34 | 118 | 283 | 435 |
| 2012 | 8,597,509 | 28,233,515 | .328 | | 1 | 35 | 110 | 328 | 474 |
| 2013 | 9,155,357 | 28,176,405 | .307 | | | 39 | 150 | 286 | 475 |
| 2014 | 9,712,270 | 21,401,012 | .220 | | | 16 | 50 | 375 | 441 |
| TOTAL | 43,844,581 | 126,859,933 | .289 | | 1 | 161 | 528 | 1521 | 2211 |
| O.D. | | 657,722 | .001 | | | | 5 | 14 | 19 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|-------------------|-------------------|-------------------|---------|------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 7,405,882 | 3,771,482 | 1,873,262 | | | 3,358,097 | 2,285,894 | 2,646,380 | 3,022,523 |
| 2011 | | | 6,342,545 | 3,981,604 | 2,318,924 | | | 2,794,283 | 3,016,448 | 3,032,603 | 3,199,074 |
| 2012 | | 141,013 | 6,791,725 | 4,289,603 | 3,831,018 | | 220 | 3,266,665 | 2,544,663 | 3,935,654 | 3,432,954 |
| 2013 | | | 7,617,371 | 4,980,740 | 3,148,291 | | | 2,481,147 | 3,537,639 | 3,079,534 | 3,331,683 |
| 2014 | | | 2,802,036 | 2,076,504 | 4,924,284 | | | 812,918 | 1,542,797 | 5,964,071 | 3,278,402 |
| TOTAL | | 141,013 | 30,959,559 | 19,099,933 | 16,095,779 | | 220 | 12,713,110 | 12,927,441 | 18,658,242 | 16,264,636 |
| O.D. | | | | 148,993 | 202,903 | | | | 143,603 | 73,934 | 88,289 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 10,126,244 | 5,280,073 | 2,753,694 | | | 7,553,672 | 3,266,543 | 3,728,751 | 2,986,253 |
| 2011 | | 61,021 | 8,720,981 | 5,298,764 | 3,448,831 | | 161,582 | 5,987,984 | 3,780,145 | 4,081,911 | 3,106,301 |
| 2012 | 1,603 | 316,628 | 9,763,211 | 5,635,659 | 5,101,001 | 38,865 | 159,319 | 7,100,989 | 3,207,386 | 4,788,609 | 3,388,326 |
| 2013 | 2,865 | 113,138 | 12,735,552 | 6,261,670 | 4,426,604 | 33,156 | 157,636 | 7,121,874 | 3,893,933 | 3,634,081 | 3,265,049 |
| 2014 | 3,314 | 170,966 | 9,339,002 | 4,614,617 | 5,152,135 | 10,103 | 382,114 | 5,457,114 | 2,800,119 | 4,532,508 | 3,232,504 |
| TOTAL | 7,782 | 661,753 | 50,684,990 | 27,090,783 | 20,882,265 | 82,124 | 860,651 | 33,221,633 | 16,948,126 | 20,765,860 | 15,978,433 |
| O.D. | 27 | 2,337 | 156,782 | 157,709 | 276,106 | 28 | 214 | 9,435 | 212,129 | 80,961 | 86,777 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 85,687,756 | 86,413,939 | 16,065,210 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -29,519,994 | -26,138,443 | 80,300 | | | |
| TOTAL LOSSES | 56,167,762 | 60,275,496 | 16,145,510 | | | |
| EXPECTED LOSSES | 59,628,630 | 74,535,787 | 20,606,953 | | | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .128 | .137 | .037 | .302 | | |
| INDICATED (POST-TEST) | .163 | .174 | .047 | .384 | | |
| PRES. ON RATE LEVEL | .137 | .172 | .047 | .356 | | |
| DERIVED BY FORMULA | .163 | .174 | .047 | .384 | | |
| UNDERLYING PRES. RATE | .136 | .170 | .047 | .353 | | |
| PROPOSED | .163 | .174 | .047 | .384 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .365 |
| IND. RATES | | | | .37 | MINIMUM PREMIUM | |
| MAN. RATES | .34 | .33 | .35 | + .37 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 491,355 | 4,188,191 | .852 | | | 4 | 21 | 88 | 113 |
| 2011 | 456,957 | 3,685,249 | .806 | | | 2 | 18 | 76 | 96 |
| 2012 | 502,381 | 5,201,412 | 1.035 | | | 4 | 19 | 87 | 110 |
| 2013 | 517,192 | 3,498,920 | .676 | | | | 12 | 101 | 113 |
| 2014 | 554,941 | 2,919,888 | .526 | | | 1 | 1 | 95 | 97 |
| TOTAL | 2,522,826 | 19,493,660 | .773 | | | 11 | 71 | 447 | 529 |
| O.D. | | 34,997 | .001 | | | | 1 | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 709,532 | 1,010,563 | 729,113 | | | 188,431 | 308,851 | 595,328 | 646,373 |
| 2011 | | | 307,004 | 669,122 | 744,254 | | | 120,216 | 497,654 | 640,214 | 706,785 |
| 2012 | | | 650,314 | 920,887 | 1,178,233 | | | 279,071 | 388,589 | 1,202,068 | 582,250 |
| 2013 | | | | 212,367 | 1,532,495 | | | | 129,426 | 927,414 | 697,218 |
| 2014 | | | 169,274 | 112,922 | 953,778 | | | 38,864 | 13,914 | 895,862 | 735,274 |
| TOTAL | | | 1,836,124 | 2,925,861 | 5,137,873 | | | 626,582 | 1,338,434 | 4,260,886 | 3,367,900 |
| O.D. | | | | 1,459 | 2,424 | | | | 2,332 | 3,495 | 25,287 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 974,188 | 1,414,788 | 1,071,796 | | | 426,985 | 441,348 | 838,818 | 638,617 |
| 2011 | | 3,299 | 467,887 | 891,204 | 1,070,461 | | 7,256 | 297,653 | 621,772 | 852,628 | 686,288 |
| 2012 | 155 | 12,043 | 1,112,727 | 1,211,671 | 1,501,731 | 3,408 | 16,993 | 710,191 | 512,827 | 1,424,676 | 574,681 |
| 2013 | 74 | 6,692 | 500,009 | 447,184 | 1,715,136 | 733 | 5,291 | 218,102 | 225,800 | 982,349 | 683,274 |
| 2014 | 275 | 19,835 | 1,112,941 | 603,783 | 908,577 | 849 | 24,993 | 480,834 | 276,160 | 649,158 | 724,980 |
| TOTAL | 504 | 41,869 | 4,167,752 | 4,568,630 | 6,267,701 | 4,990 | 54,533 | 2,133,765 | 2,077,907 | 4,747,629 | 3,307,840 |
| O.D. | | | 153 | 1,952 | 3,461 | | 3 | 258 | 2,915 | 4,640 | 24,765 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,403,827 | 17,674,835 | 3,332,605 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,395,259 | -5,198,307 | 15,717 | |
| TOTAL LOSSES | 2,008,568 | 12,476,528 | 3,348,322 | |
| EXPECTED LOSSES | 8,855,119 | 14,808,989 | 4,061,750 | |
| CREDIBILITY | .27 | .78 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .080 | .495 | .133 | .708 |
| INDICATED (POST-TEST) | .102 | .629 | .169 | .900 |
| PRES. ON RATE LEVEL | .354 | .592 | .162 | 1.108 |
| DERIVED BY FORMULA | .286 | .621 | .169 | 1.076 |
| UNDERLYING PRES. RATE | .351 | .587 | .161 | 1.099 |
| PROPOSED | .286 | .621 | .169 | 1.076 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.025 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.03 | MINIMUM PREMIUM | |
| MAN. RATES | 1.16 | 1.03 | 1.09 | + 1.03 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 393,673 | 4,471,740 | 1.135 | | | 393,673 | | | 3 | 21 | 94 | 118 |
| 2011 | 415,070 | 4,583,974 | 1.104 | | | 415,070 | | | 3 | 22 | 82 | 107 |
| 2012 | 446,882 | 5,389,580 | 1.206 | | | 446,882 | 1 | | 3 | 17 | 96 | 117 |
| 2013 | 468,551 | 5,298,008 | 1.130 | | | 468,551 | | | 4 | 16 | 87 | 107 |
| 2014 | 503,985 | 4,315,164 | .856 | | | 503,985 | | | | 17 | 91 | 108 |
| TOTAL | 2,228,161 | 24,058,466 | 1.080 | | | 2,228,161 | 1 | | 13 | 93 | 450 | 557 |
| O.D. | | 79,708 | .003 | | | | | | | | 1 | 1 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 384,893 | 543,414 | 618,094 | | | 495,662 | 400,376 | 1,044,007 | 985,294 |
| 2011 | | | 477,328 | 616,096 | 441,155 | | | 232,234 | 487,481 | 881,721 | 1,447,959 |
| 2012 | 330,072 | | 480,181 | 993,483 | 507,131 | 3,000 | | 295,008 | 484,012 | 875,310 | 1,421,383 |
| 2013 | | | 709,848 | 610,650 | 558,611 | | | 522,145 | 404,769 | 814,811 | 1,677,174 |
| 2014 | | | | 557,297 | 718,106 | | | | 654,500 | 1,010,394 | 1,374,867 |
| TOTAL | 330,072 | | 2,052,250 | 3,320,940 | 2,843,097 | 3,000 | | 1,545,049 | 2,431,138 | 4,626,243 | 6,906,677 |
| O.D. | | | | | 25,075 | | | | | 2,854 | 51,779 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 492,011 | 760,779 | 908,598 | | | 929,197 | 572,138 | 1,471,002 | 973,470 |
| 2011 | | 4,754 | 682,831 | 817,962 | 641,909 | | 13,816 | 527,791 | 614,272 | 1,172,734 | 1,405,968 |
| 2012 | 398,673 | 9,787 | 852,650 | 1,260,227 | 671,014 | 13,549 | 18,261 | 747,071 | 605,316 | 1,047,538 | 1,402,905 |
| 2013 | 287 | 12,401 | 1,334,408 | 779,593 | 717,471 | 6,362 | 28,380 | 1,325,973 | 515,512 | 916,622 | 1,643,631 |
| 2014 | 190 | 19,810 | 1,226,159 | 845,816 | 740,112 | 1,916 | 67,679 | 1,071,285 | 702,774 | 797,522 | 1,355,619 |
| TOTAL | 399,150 | 46,752 | 4,588,059 | 4,464,377 | 3,679,104 | 21,827 | 128,136 | 4,601,317 | 3,010,012 | 5,405,418 | 6,781,593 |
| O.D. | 2 | 88 | 6,249 | 3,559 | 27,806 | 3 | 12 | 440 | 318 | 2,995 | 50,966 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,792,035 | 16,593,589 | 6,832,559 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -3,571,335 | -4,144,730 | 31,075 | |
| TOTAL LOSSES | 6,220,700 | 12,448,859 | 6,863,634 | |
| EXPECTED LOSSES | 7,241,524 | 11,853,815 | 7,865,408 | |
| CREDIBILITY | .24 | .72 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .279 | .559 | .308 | 1.146 |
| INDICATED (POST-TEST) | .355 | .710 | .391 | 1.456 |
| PRES. ON RATE LEVEL | .328 | .537 | .355 | 1.220 |
| DERIVED BY FORMULA | .334 | .662 | .391 | 1.387 |
| UNDERLYING PRES. RATE | .325 | .532 | .353 | 1.210 |
| PROPOSED | .334 | .662 | .391 | 1.387 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.321 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.32 | MINIMUM PREMIUM | |
| MAN. RATES | 1.25 | 1.13 | 1.20 | + 1.32 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,768,246 | 41,438,470 | 2.343 | | | 1,768,246 | | | 50 | 116 | 601 | 767 |
| 2011 | 1,818,188 | 35,856,279 | 1.972 | | | 1,818,188 | | 1 | 36 | 113 | 547 | 697 |
| 2012 | 1,909,699 | 35,941,071 | 1.882 | | | 1,909,699 | | | 27 | 121 | 549 | 697 |
| 2013 | 1,807,639 | 29,556,487 | 1.635 | | | 1,807,639 | | | 20 | 119 | 453 | 592 |
| 2014 | 1,873,006 | 20,534,378 | 1.096 | | | 1,873,006 | | | 2 | 76 | 458 | 536 |
| TOTAL | 9,176,778 | 163,326,685 | 1.780 | | | 9,176,778 | | 1 | 135 | 545 | 2608 | 3289 |
| O.D. | | 248,484 | .002 | | | | | | | 1 | 9 | 10 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|----------------|-------------------|-------------------|-------------------|---------|---------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 9,553,473 | 4,855,697 | 6,933,874 | | | 5,303,733 | 3,487,482 | 5,900,372 | 5,403,839 |
| 2011 | | 185,593 | 6,170,202 | 4,299,223 | 7,657,206 | | 36,948 | 3,551,093 | 2,809,341 | 6,178,145 | 4,968,528 |
| 2012 | | | 4,570,385 | 5,934,781 | 7,772,102 | | | 1,997,043 | 3,805,429 | 6,961,389 | 4,899,942 |
| 2013 | | | 3,527,327 | 5,028,636 | 6,584,596 | | | 1,135,631 | 3,089,126 | 5,660,600 | 4,530,571 |
| 2014 | | | 359,938 | 2,481,488 | 5,109,950 | | | 328,124 | 2,108,811 | 5,759,602 | 4,386,465 |
| TOTAL | | 185,593 | 24,181,325 | 22,599,825 | 34,057,728 | | 36,948 | 12,315,624 | 15,300,189 | 30,460,108 | 24,189,345 |
| O.D. | | | | 49,002 | 18,964 | | | | 10,545 | 24,659 | 145,314 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 12,707,865 | 6,797,979 | 10,192,800 | | | 11,289,677 | 4,983,608 | 8,313,626 | 5,338,993 |
| 2011 | | 407,593 | 8,533,856 | 5,798,300 | 11,038,261 | | 312,730 | 7,208,745 | 3,580,615 | 8,236,713 | 4,824,441 |
| 2012 | 1,093 | 81,296 | 7,667,820 | 7,827,000 | 9,913,167 | 24,360 | 131,245 | 5,245,508 | 4,751,584 | 8,317,231 | 4,836,243 |
| 2013 | 1,773 | 87,909 | 8,689,709 | 6,571,128 | 7,936,522 | 20,326 | 110,204 | 4,771,435 | 3,649,603 | 6,226,028 | 4,439,960 |
| 2014 | 1,415 | 124,821 | 7,464,098 | 4,784,814 | 5,085,471 | 9,233 | 327,282 | 5,113,581 | 3,036,779 | 4,400,862 | 4,325,054 |
| TOTAL | 4,281 | 701,619 | 45,063,348 | 31,779,221 | 44,166,221 | 53,919 | 881,461 | 33,628,946 | 20,002,189 | 35,494,460 | 23,764,691 |
| O.D. | 9 | 820 | 54,589 | 42,609 | 33,501 | 21 | 841 | 11,923 | 8,129 | 29,831 | 142,672 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 80,401,777 | 131,556,161 | 23,907,363 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -31,885,668 | -39,963,818 | 114,845 | |
| TOTAL LOSSES | 48,516,109 | 91,592,343 | 24,022,208 | |
| EXPECTED LOSSES | 64,053,910 | 113,149,673 | 31,017,509 | |
| CREDIBILITY | .63 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .529 | .998 | .262 | 1.789 |
| INDICATED (POST-TEST) | .672 | 1.268 | .333 | 2.273 |
| PRES. ON RATE LEVEL | .704 | 1.244 | .341 | 2.289 |
| DERIVED BY FORMULA | .684 | 1.268 | .333 | 2.285 |
| UNDERLYING PRES. RATE | .698 | 1.233 | .338 | 2.269 |
| PROPOSED | .684 | 1.268 | .333 | 2.285 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.177 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.18 | MINIMUM PREMIUM | |
| MAN. RATES | 2.29 | 2.12 | 2.25 | + 2.18 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 4,821,199 | 40,495,044 | .839 | | | 47 | 84 | 627 | 758 | |
| 2011 | 5,574,814 | 34,247,942 | .614 | | | 39 | 68 | 610 | 717 | |
| 2012 | 5,747,676 | 42,171,858 | .733 | | | 57 | 88 | 565 | 710 | |
| 2013 | 5,053,913 | 37,404,189 | .740 | | 1 | 33 | 119 | 552 | 705 | |
| 2014 | 5,407,894 | 25,624,621 | .473 | | 1 | 16 | 37 | 598 | 652 | |
| TOTAL | 26,605,496 | 179,943,654 | .676 | | 2 | 192 | 396 | 2952 | 3542 | |
| O.D. | | 525,981 | .001 | | | | 4 | 17 | 21 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------------------|-------------------|-------------------|---------------|---------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 10,307,202 | 3,156,434 | 7,136,297 | | | 5,619,503 | 1,907,574 | 7,517,013 | 4,851,021 |
| 2011 | | | 7,711,739 | 2,964,258 | 5,974,352 | | | 4,341,204 | 2,194,538 | 6,325,819 | 4,736,032 |
| 2012 | | | 11,776,537 | 3,035,708 | 6,704,543 | | | 5,185,790 | 3,171,381 | 6,685,208 | 5,612,691 |
| 2013 | 381,659 | | 6,491,871 | 4,265,552 | 7,132,139 | 66,584 | | 3,036,049 | 3,728,686 | 6,519,180 | 5,782,469 |
| 2014 | 3,000 | | 2,665,560 | 1,529,816 | 5,782,377 | | | 760,169 | 1,053,726 | 8,214,034 | 5,615,939 |
| TOTAL | 384,659 | | 38,952,909 | 14,951,768 | 32,729,708 | 66,584 | | 18,942,715 | 12,055,905 | 35,261,254 | 26,598,152 |
| O.D. | | | | 36,057 | 93,265 | | | | 7,114 | 39,768 | 349,777 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 13,432,955 | 4,419,010 | 10,250,192 | | | 9,945,505 | 2,725,929 | 10,055,206 | 4,792,809 |
| 2011 | | 73,270 | 10,311,956 | 4,030,407 | 8,657,023 | | 235,370 | 8,511,771 | 2,836,308 | 8,433,771 | 4,598,687 |
| 2012 | 2,773 | 134,271 | 15,956,227 | 4,358,874 | 8,799,792 | 59,303 | 234,988 | 10,694,577 | 4,119,696 | 8,078,232 | 5,539,726 |
| 2013 | 633,437 | 111,511 | 11,912,106 | 5,987,522 | 8,703,806 | 184,885 | 187,910 | 8,528,156 | 4,489,615 | 7,284,518 | 5,666,820 |
| 2014 | 7,020 | 171,428 | 9,336,814 | 4,568,990 | 5,836,103 | 10,838 | 376,702 | 5,930,258 | 3,151,797 | 6,091,438 | 5,537,316 |
| TOTAL | 643,230 | 490,480 | 60,950,058 | 23,364,803 | 42,246,916 | 255,026 | 1,034,970 | 43,610,267 | 17,323,345 | 39,943,165 | 26,135,358 |
| O.D. | 9 | 1,001 | 59,260 | 84,624 | 89,030 | 17 | 244 | 8,057 | 14,322 | 37,350 | 343,800 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 107,052,619 | 123,103,555 | 26,479,158 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -40,373,480 | -36,441,810 | 120,774 | | | |
| TOTAL LOSSES | 66,679,139 | 86,661,745 | 26,599,932 | | | |
| EXPECTED LOSSES | 81,412,819 | 103,229,324 | 32,724,760 | | | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .251 | .326 | .100 | .677 | | |
| INDICATED (POST-TEST) | .319 | .414 | .127 | .860 | | |
| PRES. ON RATE LEVEL | .309 | .391 | .124 | .824 | | |
| DERIVED BY FORMULA | .319 | .414 | .127 | .860 | | |
| UNDERLYING PRES. RATE | .306 | .388 | .123 | .817 | | |
| PROPOSED | .319 | .414 | .127 | .860 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .819 |
| IND. RATES | | | | .82 | MINIMUM PREMIUM | |
| MAN. RATES | .80 | .76 | .81 | + .82 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,488,873 | 435,099 | .029 | | | | 4 | 7 | 11 |
| 2011 | 1,575,029 | 229,008 | .014 | | | | 2 | 3 | 5 |
| 2012 | 1,609,186 | 545,867 | .033 | | | | 3 | 5 | 8 |
| 2013 | 1,683,322 | 396,204 | .023 | | | | 2 | 8 | 10 |
| 2014 | 1,782,021 | 1,212,791 | .068 | | | | 4 | 9 | 13 |
| TOTAL | 8,138,431 | 2,818,969 | .035 | | | | 15 | 32 | 47 |
| O.D. | | 385 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 32,420 | 110,867 | | | | 59,940 | 128,263 | 103,609 |
| 2011 | | | | 9,163 | 21,825 | | | | 62,063 | 26,940 | 109,017 |
| 2012 | | | | 96,305 | 11,258 | | | | 241,274 | 57,610 | 139,420 |
| 2013 | | | | 41,582 | 42,417 | | | | 19,462 | 165,190 | 127,553 |
| 2014 | | | | 175,001 | 220,153 | | | | 112,649 | 499,774 | 205,214 |
| TOTAL | | | | 354,471 | 406,520 | | | | 495,388 | 877,777 | 684,813 |
| O.D. | | | | | | | | | | | 385 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 45,387 | 162,975 | | | | 85,654 | 180,722 | 102,366 |
| 2011 | | 10 | 1,124 | 12,361 | 31,127 | | 19 | 5,902 | 76,563 | 36,335 | 105,856 |
| 2012 | | 455 | 20,302 | 119,050 | 16,567 | | 2,872 | 62,967 | 277,252 | 75,410 | 137,608 |
| 2013 | 7 | 415 | 33,708 | 50,990 | 50,117 | 128 | 897 | 36,750 | 36,812 | 174,731 | 125,002 |
| 2014 | 63 | 6,150 | 380,464 | 262,880 | 227,535 | 581 | 17,682 | 331,741 | 216,691 | 371,500 | 202,341 |
| TOTAL | 70 | 7,030 | 435,598 | 490,668 | 488,321 | 709 | 21,470 | 437,360 | 692,972 | 838,698 | 673,173 |
| O.D. | | | | | | | | | | | 380 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 902,237 | 2,510,659 | 673,553 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -241,912 | -485,699 | 2,203 | |
| TOTAL LOSSES | 660,325 | 2,024,960 | 675,756 | |
| EXPECTED LOSSES | 488,305 | 1,383,534 | 569,690 | |
| CREDIBILITY | .58 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .008 | .025 | .008 | .041 |
| INDICATED (POST-TEST) | .010 | .032 | .010 | .052 |
| PRES. ON RATE LEVEL | .006 | .017 | .007 | .030 |
| DERIVED BY FORMULA | .008 | .032 | .010 | .050 |
| UNDERLYING PRES. RATE | .006 | .017 | .007 | .030 |
| PROPOSED | .008 | .032 | .010 | .050 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .04 | MINIMUM PREMIUM |
| MAN. RATES | .03 | .03 | .03 | + .04 | PRESENT |

+PROPOSED *LIMITED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 867,757 | 3,092,362 | .356 | | | 4 | 6 | 32 | 42 |
| 2011 | 887,092 | 2,913,358 | .328 | | 1 | 2 | 12 | 26 | 41 |
| 2012 | 903,642 | 1,986,935 | .219 | 1 | | | 10 | 29 | 40 |
| 2013 | 915,377 | 1,930,060 | .210 | | | | 7 | 33 | 40 |
| 2014 | 939,180 | 3,431,811 | .365 | | | 1 | 4 | 49 | 54 |
| TOTAL | 4,513,048 | 13,354,526 | .296 | 1 | 1 | 7 | 39 | 169 | 217 |
| O.D. | | 1,436 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 585,935 | 244,334 | 167,222 | | | 960,804 | 196,876 | 379,789 | 557,402 |
| 2011 | | 211,445 | 315,871 | 662,973 | 119,500 | | 44,896 | 96,476 | 641,238 | 258,052 | 562,907 |
| 2012 | | | | 365,324 | 365,394 | 67,977 | | | 244,401 | 574,557 | 369,282 |
| 2013 | | | | 429,986 | 167,531 | | | | 322,802 | 422,101 | 587,640 |
| 2014 | | | 132,529 | 133,013 | 511,706 | | | 55,536 | 151,375 | 1,847,960 | 599,692 |
| TOTAL | | 211,445 | 1,034,335 | 1,835,630 | 1,331,353 | 67,977 | 44,896 | 1,112,816 | 1,556,692 | 3,482,459 | 2,676,923 |
| O.D. | | | | | | | | | | | 1,436 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 696,821 | 342,068 | 245,816 | | | 1,666,202 | 281,335 | 535,119 | 550,713 |
| 2011 | | 398,366 | 478,415 | 873,281 | 182,232 | | 146,265 | 262,015 | 791,886 | 350,286 | 546,583 |
| 2012 | | 2,155 | 105,332 | 469,381 | 460,054 | 225,530 | 3,596 | 92,287 | 307,040 | 678,231 | 364,481 |
| 2013 | 44 | 3,381 | 281,034 | 488,768 | 217,620 | 870 | 6,583 | 253,401 | 353,291 | 465,108 | 575,887 |
| 2014 | 200 | 12,780 | 718,786 | 390,759 | 503,514 | 1,885 | 56,178 | 1,067,372 | 642,996 | 1,350,097 | 591,296 |
| TOTAL | 244 | 416,682 | 2,280,388 | 2,564,257 | 1,609,236 | 228,285 | 212,622 | 3,341,277 | 2,376,548 | 3,378,841 | 2,628,960 |
| O.D. | | | | | | | | | | | 1,416 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 6,479,498 | 9,928,882 | 2,630,376 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,988,762 | -2,929,619 | 11,168 | | | |
| TOTAL LOSSES | 3,490,736 | 6,999,263 | 2,641,544 | | | |
| EXPECTED LOSSES | 6,002,353 | 8,304,008 | 2,978,613 | | | |
| CREDIBILITY | .39 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .077 | .155 | .059 | .291 | | |
| INDICATED (POST-TEST) | .098 | .197 | .075 | .370 | | |
| PRES. ON RATE LEVEL | .133 | .186 | .067 | .386 | | |
| DERIVED BY FORMULA | .119 | .197 | .075 | .391 | | |
| UNDERLYING PRES. RATE | .133 | .184 | .066 | .383 | | |
| PROPOSED | .117 | .195 | .074 | .386 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .367 |
| IND. RATES | | | | .37 | MINIMUM PREMIUM | |
| MAN. RATES | .40 | .36 | .38 | + .37 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 98,692 | 1,930,812 | 1.956 | | | 1 | 4 | 44 | 49 | |
| 2011 | 98,650 | 1,767,857 | 1.792 | | | | 1 | 31 | 32 | |
| 2012 | 105,528 | 1,712,659 | 1.622 | | | 2 | 2 | 33 | 37 | |
| 2013 | 110,630 | 1,519,420 | 1.373 | 1 | | | 7 | 50 | 58 | |
| 2014 | 110,703 | 803,654 | .725 | | | | 2 | 45 | 47 | |
| TOTAL | 524,203 | 7,734,402 | 1.475 | 1 | | 3 | 16 | 203 | 223 | |
| O.D. | | 748 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|---------|----------------|----------------|------------------|----------------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 211,250 | 154,530 | 417,280 | | | 100,000 | 207,358 | 559,946 | 280,448 |
| 2011 | | | | 15,332 | 736,944 | | | | 481 | 712,183 | 302,917 |
| 2012 | | | 359,704 | 32,361 | 260,943 | | | 160,463 | 93,119 | 528,044 | 278,025 |
| 2013 | 3,000 | | | 247,155 | 169,035 | 169,385 | | | 199,619 | 350,380 | 380,846 |
| 2014 | | | | 52,810 | 146,633 | | | | 30,873 | 295,061 | 278,277 |
| TOTAL | 3,000 | | 570,954 | 502,188 | 1,730,835 | 169,385 | | 260,463 | 531,450 | 2,445,614 | 1,520,513 |
| O.D. | | | | | | | | | | | 748 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|--------------|------------------|----------------|------------------|----------------|---------------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 290,046 | 216,342 | 613,401 | | | 226,600 | 296,315 | 788,960 | 277,083 |
| 2011 | | 292 | 19,580 | 31,811 | 1,048,061 | | 452 | 10,323 | 11,393 | 939,220 | 294,132 |
| 2012 | 87 | 3,934 | 485,518 | 62,093 | 336,217 | 1,953 | 8,048 | 367,062 | 138,431 | 624,534 | 274,411 |
| 2013 | 4,989 | 2,190 | 179,662 | 291,267 | 205,743 | 370,817 | 4,356 | 170,428 | 228,376 | 381,417 | 373,229 |
| 2014 | 24 | 3,035 | 183,541 | 120,356 | 141,878 | 286 | 7,693 | 162,402 | 105,831 | 215,446 | 274,381 |
| TOTAL | 5,100 | 9,451 | 1,158,347 | 721,869 | 2,345,300 | 373,056 | 20,549 | 936,815 | 780,346 | 2,949,577 | 1,493,236 |
| O.D. | | | | | | | | | | | 734 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,503,318 | 6,797,092 | 1,493,970 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,174,343 | -1,736,240 | 5,416 | |
| TOTAL LOSSES | 1,328,975 | 5,060,852 | 1,499,386 | |
| EXPECTED LOSSES | 2,364,156 | 4,932,750 | 1,425,832 | |
| CREDIBILITY | .09 | .27 | .43 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .254 | .965 | .286 | 1.505 |
| INDICATED (POST-TEST) | .323 | 1.227 | .364 | 1.914 |
| PRES. ON RATE LEVEL | .455 | .949 | .274 | 1.678 |
| DERIVED BY FORMULA | .443 | 1.024 | .313 | 1.780 |
| UNDERLYING PRES. RATE | .451 | .941 | .272 | 1.664 |
| PROPOSED | .443 | 1.024 | .313 | 1.780 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.696 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.70 | MINIMUM PREMIUM | |
| MAN. RATES | 1.61 | 1.56 | 1.65 | + 1.70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 12,744,269 | 57,463,756 | .450 | 3 | | 46 | 75 | 1271 | 1395 | |
| 2011 | 12,716,240 | 56,193,899 | .441 | | 1 | 41 | 71 | 1156 | 1269 | |
| 2012 | 12,706,724 | 49,873,206 | .392 | 1 | | 42 | 327 | 841 | 1211 | |
| 2013 | 12,856,320 | 52,903,448 | .411 | 2 | 1 | 40 | 280 | 936 | 1259 | |
| 2014 | 13,184,796 | 43,717,147 | .331 | 1 | 3 | 12 | 218 | 960 | 1194 | |
| TOTAL | 64,208,349 | 260,151,456 | .405 | 7 | 5 | 181 | 971 | 5164 | 6328 | |
| O.D. | | 665,241 | .001 | | | | 3 | 27 | 30 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 740,776 | | 8,102,521 | 3,260,461 | 14,325,553 | 135,759 | | 2,646,289 | 2,489,792 | 17,410,848 | 8,351,757 |
| 2011 | | 201,790 | 7,567,906 | 2,906,743 | 12,175,977 | | 2,426,182 | 4,074,720 | 3,025,868 | 15,598,438 | 8,216,275 |
| 2012 | 436 | | 7,180,336 | 6,840,677 | 6,833,641 | 3,967 | | 3,242,306 | 7,684,526 | 10,128,935 | 7,958,382 |
| 2013 | 603,848 | 8,889 | 6,638,685 | 7,169,638 | 8,784,199 | 190,239 | 708,183 | 2,321,468 | 6,379,584 | 11,636,960 | 8,461,755 |
| 2014 | 579,391 | 104,873 | 2,093,700 | 5,062,409 | 7,504,340 | 21,394 | 138,159 | 669,025 | 5,871,744 | 13,000,858 | 8,671,254 |
| TOTAL | 1,924,451 | 315,552 | 31,583,148 | 25,239,928 | 49,623,710 | 351,359 | 3,272,524 | 12,953,808 | 25,451,514 | 67,776,039 | 41,659,423 |
| O.D. | | | | 11,686 | 291,167 | | | | 30,184 | 144,831 | 187,373 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,149,685 | | 11,033,040 | 4,564,642 | 21,018,908 | 443,660 | | 5,907,378 | 3,557,910 | 24,389,922 | 8,251,536 |
| 2011 | | 116,666 | 10,076,534 | 4,045,265 | 17,469,760 | | 1,082,510 | 7,346,481 | 3,818,887 | 20,661,588 | 7,978,003 |
| 2012 | 2,234 | 109,146 | 11,076,691 | 8,946,689 | 8,885,837 | 52,690 | 228,871 | 8,824,782 | 9,367,496 | 12,186,941 | 7,854,923 |
| 2013 | 1,001,040 | 144,615 | 14,179,493 | 9,373,687 | 10,765,781 | 457,698 | 1,074,149 | 9,900,161 | 7,530,208 | 12,805,500 | 8,292,520 |
| 2014 | 741,691 | 393,508 | 14,095,307 | 8,403,722 | 7,844,461 | 37,730 | 1,196,220 | 11,871,820 | 7,128,825 | 9,051,574 | 8,549,856 |
| TOTAL | 2,894,650 | 763,935 | 60,461,065 | 35,334,005 | 65,984,747 | 991,778 | 3,581,750 | 43,850,622 | 31,403,326 | 79,095,525 | 40,926,838 |
| O.D. | 1 | 232 | 13,740 | 21,333 | 410,530 | 28 | 1,464 | 20,662 | 27,595 | 197,605 | 184,281 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 112,579,927 | 212,474,666 | 41,111,119 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -42,323,106 | -64,229,805 | 188,343 | | | |
| TOTAL LOSSES | 70,256,821 | 148,244,861 | 41,299,462 | | | |
| EXPECTED LOSSES | 84,755,021 | 181,709,628 | 50,724,597 | | | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .109 | .231 | .064 | .404 | | |
| INDICATED (POST-TEST) | .139 | .294 | .081 | .514 | | |
| PRES. ON RATE LEVEL | .133 | .285 | .080 | .498 | | |
| DERIVED BY FORMULA | .139 | .294 | .081 | .514 | | |
| UNDERLYING PRES. RATE | .132 | .283 | .079 | .494 | | |
| PROPOSED | .139 | .294 | .081 | .514 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .489 |
| IND. RATES | | | | .49 | MINIMUM PREMIUM | |
| MAN. RATES | .45 | .46 | .49 | + .49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 84,564 | 2,714,857 | 3.210 | | | 7 | 8 | 40 | 55 |
| 2011 | 76,794 | 2,339,259 | 3.046 | | | 4 | 4 | 42 | 50 |
| 2012 | 83,368 | 2,663,252 | 3.194 | | | 3 | 14 | 30 | 47 |
| 2013 | 81,531 | 1,967,785 | 2.413 | | | 3 | 14 | 21 | 38 |
| 2014 | 78,145 | 1,940,867 | 2.483 | | | 2 | 5 | 22 | 29 |
| TOTAL | 404,402 | 11,626,020 | 2.875 | | | 19 | 45 | 155 | 219 |
| O.D. | | 5,221 | .001 | | | | 1 | | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,258,838 | 372,301 | 149,655 | | | 391,399 | 241,990 | 180,603 | 120,071 |
| 2011 | | | 814,401 | 171,434 | 434,389 | | | 330,624 | 95,496 | 358,089 | 134,826 |
| 2012 | | | 425,834 | 423,011 | 692,436 | | | 217,770 | 323,214 | 460,058 | 120,929 |
| 2013 | | | 686,056 | 484,137 | 108,080 | | | 167,345 | 320,309 | 79,482 | 122,376 |
| 2014 | | | 442,225 | 363,061 | 232,440 | | | 133,365 | 184,442 | 393,579 | 191,755 |
| TOTAL | | | 3,627,354 | 1,813,944 | 1,617,000 | | | 1,240,503 | 1,165,451 | 1,471,811 | 689,957 |
| O.D. | | | | 2,021 | | | | | 1,561 | | 1,639 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,728,383 | 521,220 | 219,991 | | | 886,909 | 345,804 | 254,472 | 118,630 |
| 2011 | | 7,820 | 1,102,010 | 236,951 | 633,679 | | 19,112 | 685,266 | 126,489 | 478,616 | 130,916 |
| 2012 | 100 | 6,928 | 685,584 | 567,721 | 880,952 | 2,656 | 12,843 | 532,742 | 398,646 | 555,156 | 119,357 |
| 2013 | 258 | 9,810 | 1,123,084 | 577,490 | 206,727 | 2,339 | 11,469 | 508,388 | 325,969 | 116,081 | 119,928 |
| 2014 | 455 | 19,500 | 1,045,755 | 479,959 | 321,111 | 1,082 | 46,763 | 566,343 | 244,978 | 315,707 | 189,070 |
| TOTAL | 813 | 44,058 | 5,684,816 | 2,383,341 | 2,262,460 | 6,077 | 90,187 | 3,179,648 | 1,441,886 | 1,720,032 | 677,901 |
| O.D. | | 13 | 1,123 | 2,186 | 149 | 3 | 25 | 912 | 1,482 | 106 | 1,606 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,007,675 | 7,811,642 | 679,507 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,555,027 | -1,563,253 | 2,064 | | | |
| TOTAL LOSSES | 6,452,648 | 6,248,389 | 681,571 | | | |
| EXPECTED LOSSES | 5,095,465 | 4,403,939 | 574,251 | | | |
| CREDIBILITY | .08 | .23 | .36 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.596 | 1.545 | .169 | 3.310 | | |
| INDICATED (POST-TEST) | 2.029 | 1.964 | .215 | 4.208 | | |
| PRES. ON RATE LEVEL | 1.271 | 1.098 | .143 | 2.512 | | |
| DERIVED BY FORMULA | 1.332 | 1.297 | .169 | 2.798 | | |
| UNDERLYING PRES. RATE | 1.260 | 1.089 | .142 | 2.491 | | |
| PROPOSED | 1.332 | 1.297 | .169 | 2.798 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.666 |
| IND. RATES | | | | 2.67 | MINIMUM PREMIUM | |
| MAN. RATES | 2.31 | 2.33 | 2.47 | + 2.67 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 214,245 | 2,044,198 | .954 | | | 5 | 6 | 28 | 39 | |
| 2011 | 224,603 | 1,908,543 | .849 | | | 4 | 8 | 26 | 38 | |
| 2012 | 225,061 | 1,255,662 | .557 | | | | 4 | 25 | 29 | |
| 2013 | 241,362 | 1,633,359 | .676 | | | 1 | 5 | 26 | 32 | |
| 2014 | 261,538 | 1,389,753 | .531 | | | | 4 | 24 | 28 | |
| TOTAL | 1,166,809 | 8,231,515 | .705 | | | 10 | 27 | 129 | 166 | |
| O.D. | | 230 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 937,126 | 94,616 | 136,734 | | | 244,931 | 57,297 | 180,218 | 393,276 |
| 2011 | | | 737,009 | 140,402 | 124,462 | | | 210,343 | 107,694 | 193,437 | 395,196 |
| 2012 | | | | 129,235 | 323,639 | | | | 51,248 | 327,183 | 424,357 |
| 2013 | | | 241,371 | 333,519 | 158,527 | | | 36,136 | 124,510 | 254,588 | 484,708 |
| 2014 | | | | 157,174 | 356,001 | | | | 131,160 | 278,125 | 467,293 |
| TOTAL | | | 1,915,506 | 854,946 | 1,099,363 | | | 491,410 | 471,909 | 1,233,551 | 2,164,830 |
| O.D. | | | | | | | | | | | 230 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,286,673 | 132,462 | 200,997 | | | 555,013 | 81,877 | 253,929 | 388,557 |
| 2011 | | 6,965 | 989,586 | 190,840 | 191,307 | | 12,142 | 439,650 | 137,546 | 259,769 | 383,735 |
| 2012 | | 1,027 | 54,312 | 176,753 | 402,013 | | 1,040 | 30,767 | 74,864 | 383,212 | 418,840 |
| 2013 | 106 | 4,939 | 515,968 | 396,743 | 218,447 | 749 | 4,177 | 178,564 | 149,286 | 278,065 | 475,014 |
| 2014 | 75 | 7,877 | 477,349 | 317,075 | 348,863 | 440 | 14,963 | 248,900 | 163,064 | 214,201 | 460,751 |
| TOTAL | 181 | 20,808 | 3,323,888 | 1,213,873 | 1,361,627 | 1,189 | 32,322 | 1,452,894 | 606,637 | 1,389,176 | 2,126,897 |
| O.D. | | | | | | | | | | | 227 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 4,831,282 | 4,571,313 | 2,127,124 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,120,600 | -1,435,561 | 9,597 | | | |
| TOTAL LOSSES | 2,710,682 | 3,135,752 | 2,136,721 | | | |
| EXPECTED LOSSES | 4,282,189 | 4,095,500 | 2,450,299 | | | |
| CREDIBILITY | .16 | .46 | .73 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .232 | .269 | .183 | .684 | | |
| INDICATED (POST-TEST) | .295 | .342 | .233 | .870 | | |
| PRES. ON RATE LEVEL | .370 | .354 | .212 | .936 | | |
| DERIVED BY FORMULA | .358 | .348 | .227 | .933 | | |
| UNDERLYING PRES. RATE | .367 | .351 | .210 | .928 | | |
| PROPOSED | .358 | .348 | .227 | .933 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .889 |
| IND. RATES | | | | .89 | MINIMUM PREMIUM | |
| MAN. RATES | .97 | .87 | .92 | + .89 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 97,871 | 1,257,726 | 1.285 | | | 97,871 | | | 2 | 4 | 15 | 21 |
| 2011 | 99,659 | 876,850 | .879 | | | 99,659 | | | 1 | 3 | 21 | 25 |
| 2012 | 106,114 | 962,258 | .906 | | | 106,114 | 1 | | 1 | 2 | 26 | 30 |
| 2013 | 117,163 | 1,320,276 | 1.126 | | | 117,163 | | | 1 | 5 | 34 | 40 |
| 2014 | 122,227 | 646,239 | .528 | | | 122,227 | | | | 1 | 29 | 30 |
| TOTAL | 543,034 | 5,063,349 | .932 | | | 543,034 | 1 | | 5 | 15 | 125 | 146 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|------------------|----------------|----------------|--------------|---------|----------------|----------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 405,309 | 196,075 | 40,722 | | | 184,680 | 67,378 | 94,858 | 268,704 |
| 2011 | | | 234,855 | 105,711 | 59,150 | | | 64,414 | 70,630 | 94,083 | 248,007 |
| 2012 | 220,889 | | 178,085 | 14,927 | 99,131 | 5,500 | | 26,770 | 20,292 | 226,877 | 169,787 |
| 2013 | | | 193,233 | 155,464 | 133,045 | | | 50,571 | 304,496 | 260,080 | 223,387 |
| 2014 | | | | 2,178 | 154,386 | | | | 2,373 | 326,243 | 161,059 |
| TOTAL | 220,889 | | 1,011,482 | 474,355 | 486,434 | 5,500 | | 326,435 | 465,169 | 1,002,141 | 1,070,944 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|--------------|------------------|----------------|----------------|---------------|---------------|------------------|----------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 556,490 | 274,505 | 59,861 | | | 418,485 | 96,283 | 133,655 | 265,480 |
| 2011 | | 2,235 | 319,640 | 141,071 | 89,294 | | 3,737 | 138,477 | 88,852 | 125,992 | 240,815 |
| 2012 | 266,763 | 1,898 | 237,518 | 27,739 | 129,429 | 18,572 | 1,586 | 70,089 | 35,544 | 266,160 | 167,580 |
| 2013 | 76 | 3,235 | 352,504 | 197,869 | 173,429 | 1,255 | 7,569 | 311,208 | 321,874 | 297,053 | 218,919 |
| 2014 | 19 | 2,310 | 134,706 | 80,848 | 141,290 | 258 | 6,192 | 149,757 | 97,305 | 234,763 | 158,804 |
| TOTAL | 266,858 | 9,678 | 1,600,858 | 722,032 | 593,303 | 20,085 | 19,084 | 1,088,016 | 639,858 | 1,057,623 | 1,051,598 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,004,579 | 3,012,816 | 1,051,598 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,025,247 | -689,819 | 4,350 | |
| TOTAL LOSSES | 1,979,332 | 2,322,997 | 1,055,948 | |
| EXPECTED LOSSES | 2,074,389 | 1,971,214 | 1,102,359 | |
| CREDIBILITY | .10 | .28 | .44 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .364 | .428 | .194 | .986 |
| INDICATED (POST-TEST) | .463 | .544 | .247 | 1.254 |
| PRES. ON RATE LEVEL | .385 | .366 | .205 | .956 |
| DERIVED BY FORMULA | .393 | .416 | .223 | 1.032 |
| UNDERLYING PRES. RATE | .382 | .363 | .203 | .948 |
| PROPOSED | .393 | .416 | .223 | 1.032 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .98 | MINIMUM PREMIUM | .983 |
| MAN. RATES | .94 | .89 | .94 | + .98 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|------------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 259,296 | 4,793,282 | 1.848 | | | 259,296 | | | 3 | 21 | 102 | 126 |
| 2011 | 234,194 | 3,517,177 | 1.501 | | | 234,194 | 1 | | 1 | 18 | 96 | 116 |
| 2012 | 250,348 | 4,852,800 | 1.938 | | | 250,348 | | | 1 | 33 | 81 | 115 |
| 2013 | 257,830 | 2,778,904 | 1.077 | | | 257,830 | | | | 18 | 70 | 88 |
| 2014 | 271,289 | 4,513,385 | 1.663 | | | 271,289 | 1 | | 1 | 19 | 86 | 107 |
| TOTAL | 1,272,957 | 20,455,548 | 1.607 | | | 1,272,957 | 2 | | 6 | 109 | 435 | 552 |
| O.D. | | 35,805 | .002 | | | | | | | 2 | | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------|----------------|------------------|------------------|---------------|---------|----------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 432,905 | 519,339 | 794,385 | | | 153,581 | 525,288 | 1,275,854 | 1,091,930 |
| 2011 | 176,211 | | 158,395 | 369,297 | 385,510 | | | 23,125 | 491,464 | 958,222 | 954,953 |
| 2012 | | | 239,334 | 371,111 | 545,478 | | | 86,822 | 1,776,357 | 878,176 | 955,522 |
| 2013 | | | | 142,427 | 419,097 | | | | 154,612 | 1,064,379 | 998,389 |
| 2014 | 533,329 | | 140,638 | 293,980 | 495,687 | 13,986 | | 410,776 | 454,236 | 1,252,759 | 917,994 |
| TOTAL | 709,540 | | 971,272 | 1,696,154 | 2,640,157 | 13,986 | | 674,304 | 3,401,957 | 5,429,390 | 4,918,788 |
| O.D. | | | | 16,028 | | | | | 122 | | 19,655 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 594,378 | 727,076 | 1,167,749 | | | 348,014 | 750,638 | 1,797,680 | 1,078,827 |
| 2011 | 245,155 | 1,695 | 242,935 | 491,393 | 554,697 | | 1,933 | 104,474 | 617,861 | 1,270,427 | 927,259 |
| 2012 | 57 | 4,648 | 423,120 | 475,459 | 690,906 | 1,059 | 20,513 | 559,725 | 1,611,859 | 1,073,946 | 943,100 |
| 2013 | 26 | 2,383 | 183,681 | 213,503 | 475,305 | 851 | 6,153 | 253,837 | 264,917 | 1,127,842 | 978,421 |
| 2014 | 679,704 | 15,367 | 889,680 | 521,669 | 514,275 | 13,826 | 136,250 | 1,655,822 | 695,818 | 989,142 | 905,142 |
| TOTAL | 924,942 | 24,093 | 2,333,794 | 2,429,100 | 3,402,932 | 15,736 | 164,849 | 2,921,872 | 3,941,093 | 6,259,037 | 4,832,749 |
| O.D. | 1 | 134 | 7,692 | 17,854 | 1,070 | | | 30 | 139 | 4 | 19,360 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,393,143 | 16,051,229 | 4,852,109 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -3,879,116 | -4,754,405 | 22,537 | | | |
| TOTAL LOSSES | 2,514,027 | 11,296,824 | 4,874,646 | | | |
| EXPECTED LOSSES | 7,777,767 | 13,493,344 | 5,944,709 | | | |
| CREDIBILITY | .17 | .49 | .77 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .197 | .887 | .383 | 1.467 | | |
| INDICATED (POST-TEST) | .250 | 1.127 | .487 | 1.864 | | |
| PRES. ON RATE LEVEL | .616 | 1.069 | .471 | 2.156 | | |
| DERIVED BY FORMULA | .554 | 1.097 | .483 | 2.134 | | |
| UNDERLYING PRES. RATE | .611 | 1.060 | .467 | 2.138 | | |
| PROPOSED | .554 | 1.097 | .483 | 2.134 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.033 |
| IND. RATES | | | | 2.03 | MINIMUM PREMIUM | |
| MAN. RATES | 2.26 | 2.00 | 2.12 | + 2.03 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 23,709 | 2,592,592 | 10.935 | | | 1 | 9 | 21 | 31 |
| 2011 | 25,368 | 2,300,866 | 9.069 | | | 2 | 11 | 29 | 42 |
| 2012 | 23,254 | 2,182,166 | 9.384 | | | | 11 | 25 | 36 |
| 2013 | 26,485 | 2,528,468 | 9.546 | | | 1 | 7 | 17 | 25 |
| 2014 | 26,369 | 3,038,553 | 11.523 | | | 1 | 6 | 14 | 21 |
| TOTAL | 125,185 | 12,642,645 | 10.099 | | | 5 | 44 | 106 | 155 |
| O.D. | | 14,251 | .011 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|----------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 277,146 | 297,598 | 873,387 | | | 3,238 | 107,488 | 114,109 | 919,626 |
| 2011 | | | 288,580 | 481,730 | 227,424 | | | 20,999 | 88,513 | 111,545 | 1,082,075 |
| 2012 | | | | 586,445 | 205,375 | | | | 228,976 | 145,095 | 1,016,275 |
| 2013 | | | 125,440 | 330,296 | 233,090 | | | 50,000 | 143,689 | 108,570 | 1,537,383 |
| 2014 | | | 376,143 | 402,809 | 61,391 | | | 34,098 | 529,943 | 142,988 | 1,491,181 |
| TOTAL | | | 1,067,309 | 2,098,878 | 1,600,667 | | | 108,335 | 1,098,609 | 622,307 | 6,046,540 |
| O.D. | | | | | | | | | | | 14,251 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|----------------|------------------|----------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 380,521 | 416,637 | 1,283,879 | | | 7,337 | 153,601 | 160,781 | 908,590 |
| 2011 | | 2,884 | 418,662 | 637,161 | 333,322 | | 1,277 | 52,131 | 110,552 | 148,581 | 1,050,695 |
| 2012 | | 2,959 | 135,633 | 732,482 | 269,311 | | 2,841 | 64,751 | 267,701 | 176,992 | 1,003,063 |
| 2013 | 77 | 4,113 | 393,053 | 397,338 | 292,270 | 841 | 4,471 | 192,948 | 152,360 | 127,000 | 1,506,635 |
| 2014 | 388 | 16,104 | 875,671 | 419,189 | 162,908 | 1,134 | 48,939 | 617,172 | 374,535 | 163,737 | 1,470,304 |
| TOTAL | 465 | 26,060 | 2,203,540 | 2,602,807 | 2,341,690 | 1,975 | 57,528 | 934,339 | 1,058,749 | 777,091 | 5,939,287 |
| O.D. | | | | | | | | | | | 13,838 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 3,223,907 | 6,780,337 | 5,953,125 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -354,660 | -359,975 | 6,781 | |
| TOTAL LOSSES | 2,869,247 | 6,420,362 | 5,959,906 | |
| EXPECTED LOSSES | 711,051 | 1,020,257 | 1,791,397 | |
| CREDIBILITY | .04 | .10 | .16 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.292 | 5.129 | 4.761 | 12.182 |
| INDICATED (POST-TEST) | 2.913 | 6.519 | 6.051 | 15.483 |
| PRES. ON RATE LEVEL | .573 | .822 | 1.443 | 2.838 |
| DERIVED BY FORMULA | .667 | 1.392 | 2.180 | 4.239 |
| UNDERLYING PRES. RATE | .568 | .815 | 1.431 | 2.814 |
| PROPOSED | .667 | 1.392 | 2.180 | 4.239 |

| YEAR | 10-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.515 |
|------------|---------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.52 | MINIMUM PREMIUM | |
| MAN. RATES | 2.23 | 2.63 | 2.79 | + 3.52 | PRESENT | |

+PROPOSED *LIMITED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,277,795 | 33,517,100 | 2.623 | 1 | 1 | 34 | 169 | 463 | 668 |
| 2011 | 1,259,984 | 43,924,863 | 3.486 | | | 46 | 172 | 495 | 713 |
| 2012 | 1,251,962 | 34,184,124 | 2.730 | | | 35 | 169 | 441 | 645 |
| 2013 | 1,305,882 | 36,107,289 | 2.764 | | 1 | 33 | 200 | 480 | 714 |
| 2014 | 1,367,776 | 25,854,252 | 1.890 | 1 | | 8 | 69 | 505 | 583 |
| TOTAL | 6,463,399 | 173,587,628 | 2.686 | 2 | 2 | 156 | 779 | 2384 | 3323 |
| O.D. | | 605,345 | .009 | | | | 3 | 10 | 13 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|--------------|----------------|-------------------|-------------------|-------------------|----------------|---------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 63,529 | 6,088,216 | 6,350,138 | 4,655,419 | 915,708 | 1,951 | 4,004,797 | 4,859,799 | 4,348,352 | 2,229,191 |
| 2011 | | | 8,890,855 | 7,404,941 | 5,576,960 | | | 8,859,106 | 5,315,406 | 5,397,892 | 2,479,703 |
| 2012 | | | 6,304,726 | 5,851,674 | 4,520,665 | | | 5,903,457 | 4,314,619 | 4,770,639 | 2,518,344 |
| 2013 | | 108,080 | 5,492,550 | 6,952,792 | 6,080,044 | | 61,028 | 2,522,582 | 5,362,888 | 6,832,729 | 2,694,596 |
| 2014 | 3,000 | | 1,585,835 | 2,482,552 | 6,319,356 | | | 2,650,065 | 1,985,089 | 8,117,834 | 2,710,521 |
| TOTAL | 3,000 | 171,609 | 28,362,182 | 29,042,097 | 27,152,444 | 915,708 | 62,979 | 23,940,007 | 21,837,801 | 29,467,446 | 12,632,355 |
| O.D. | | | | 107,492 | 202,340 | | | | 51,307 | 192,854 | 51,352 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 115,559 | 7,957,503 | 8,890,197 | 6,843,469 | 1,010,854 | 4,368 | 6,423,910 | 6,944,652 | 6,126,831 | 2,202,441 |
| 2011 | | 78,228 | 11,177,385 | 9,849,955 | 8,144,799 | | 301,894 | 11,159,947 | 6,665,472 | 7,268,772 | 2,407,792 |
| 2012 | 1,395 | 88,783 | 8,989,075 | 7,573,759 | 5,958,777 | 52,715 | 224,728 | 9,816,438 | 5,302,950 | 5,862,974 | 2,485,606 |
| 2013 | 2,523 | 246,417 | 12,003,882 | 8,690,894 | 7,666,195 | 38,928 | 315,584 | 8,796,766 | 6,044,140 | 7,699,731 | 2,640,704 |
| 2014 | 6,303 | 167,794 | 9,619,477 | 5,527,344 | 6,324,113 | 12,921 | 477,168 | 7,032,425 | 3,720,074 | 6,139,786 | 2,672,574 |
| TOTAL | 10,221 | 696,781 | 49,747,322 | 40,532,149 | 34,937,353 | 1,115,418 | 1,323,742 | 43,229,486 | 28,677,288 | 33,098,094 | 12,409,117 |
| O.D. | 1 | 709 | 36,117 | 144,965 | 273,082 | 1 | 817 | 21,784 | 67,037 | 233,645 | 50,376 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 96,182,399 | 137,963,613 | 12,459,493 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -36,167,007 | -39,731,046 | 56,391 | | | |
| TOTAL LOSSES | 60,015,392 | 98,232,567 | 12,515,884 | | | |
| EXPECTED LOSSES | 72,519,337 | 112,657,045 | 14,930,451 | | | |
| CREDIBILITY | .50 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .929 | 1.520 | .194 | 2.643 | | |
| INDICATED (POST-TEST) | 1.181 | 1.932 | .247 | 3.360 | | |
| PRES. ON RATE LEVEL | 1.132 | 1.758 | .233 | 3.123 | | |
| DERIVED BY FORMULA | 1.157 | 1.932 | .247 | 3.336 | | |
| UNDERLYING PRES. RATE | 1.122 | 1.743 | .231 | 3.096 | | |
| PROPOSED | 1.157 | 1.932 | .247 | 3.336 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.179 |
| IND. RATES | | | | 3.18 | MINIMUM PREMIUM | |
| MAN. RATES | 2.94 | 2.89 | 3.07 | + 3.18 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 17,720 | 776,223 | 4.380 | | | | | | 22 | 22 |
| 2011 | 19,196 | 448,633 | 2.337 | | | | | | 13 | 13 |
| 2012 | 37,921 | 581,949 | 1.534 | | | | | | 24 | 27 |
| 2013 | 82,149 | 648,661 | .789 | | | 1 | 1 | | 20 | 22 |
| 2014 | 395,160 | 1,735,862 | .439 | | | | | | 24 | 52 |
| TOTAL | 552,146 | 4,191,328 | .759 | | | 1 | 28 | | 131 | 160 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|------------------|---------|---------|---------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 423,572 | | | | | 290,013 | 62,638 |
| 2011 | | | | | 288,573 | | | | | 132,273 | 27,787 |
| 2012 | | | | 216,827 | 157,281 | | | | 30,990 | 119,718 | 57,133 |
| 2013 | | | 141,990 | 12,913 | 222,182 | | | 50,228 | 13,541 | 168,678 | 39,129 |
| 2014 | | | | 625,694 | 343,791 | | | | 282,293 | 326,255 | 157,829 |
| TOTAL | | | 141,990 | 855,434 | 1,435,399 | | | 50,228 | 326,824 | 1,036,937 | 344,516 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 622,651 | | | | | 408,629 | 61,886 |
| 2011 | | 116 | 7,292 | 4,583 | 410,343 | | 81 | 1,911 | 2,007 | 174,436 | 26,981 |
| 2012 | | 1,194 | 57,287 | 275,302 | 199,705 | | 515 | 14,291 | 41,310 | 140,639 | 56,390 |
| 2013 | 52 | 2,149 | 233,642 | 53,500 | 257,888 | 602 | 2,636 | 126,593 | 35,508 | 181,226 | 38,346 |
| 2014 | 157 | 15,419 | 980,293 | 713,044 | 408,700 | 731 | 27,112 | 412,509 | 270,937 | 265,251 | 155,619 |
| TOTAL | 209 | 18,878 | 1,278,514 | 1,046,429 | 1,899,287 | 1,333 | 30,344 | 555,304 | 349,762 | 1,170,181 | 339,222 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,884,582 | 4,465,659 | 339,222 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,566,002 | -1,550,108 | 6,667 | |
| TOTAL LOSSES | 318,580 | 2,915,551 | 345,889 | |
| EXPECTED LOSSES | 3,771,158 | 5,482,811 | 767,482 | |
| CREDIBILITY | .10 | .28 | .44 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .058 | .528 | .063 | .649 |
| INDICATED (POST-TEST) | .074 | .671 | .080 | .825 |
| PRES. ON RATE LEVEL | .689 | 1.002 | .140 | 1.831 |
| DERIVED BY FORMULA | .628 | .909 | .114 | 1.651 |
| UNDERLYING PRES. RATE | .683 | .993 | .139 | 1.815 |
| PROPOSED | .628 | .909 | .114 | 1.651 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.573 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.57 | MINIMUM PREMIUM | |
| MAN. RATES | 2.14 | 1.70 | 1.80 | + 1.57 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 547,986 | 13,687,440 | 2.497 | | | 547,986 | | | 9 | 60 | 244 | 313 |
| 2011 | 579,431 | 15,978,366 | 2.757 | | | 579,431 | 1 | 1 | 11 | 71 | 268 | 352 |
| 2012 | 616,788 | 15,410,239 | 2.498 | | | 616,788 | | | 11 | 95 | 229 | 335 |
| 2013 | 611,984 | 12,446,931 | 2.033 | | | 611,984 | | | 3 | 88 | 188 | 279 |
| 2014 | 645,560 | 9,566,470 | 1.481 | | | 645,560 | | | 4 | 62 | 199 | 265 |
| TOTAL | 3,001,749 | 67,089,446 | 2.235 | | | 3,001,749 | 1 | 1 | 38 | 376 | 1128 | 1544 |
| O.D. | | 226,730 | .007 | | | | | | | 4 | 3 | 7 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|------------------|-------------------|-------------------|---------|------------------|------------------|------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,389,295 | 2,613,260 | 1,782,466 | | | 2,987,526 | 1,430,668 | 2,170,680 | 1,313,545 |
| 2011 | 100,907 | 381,787 | 1,676,085 | 2,900,936 | 2,460,247 | | 1,527,238 | 1,161,164 | 2,026,459 | 2,461,812 | 1,281,731 |
| 2012 | | | 1,973,282 | 2,814,969 | 2,440,040 | | | 1,528,626 | 2,494,696 | 2,628,308 | 1,530,318 |
| 2013 | | | 764,474 | 3,484,119 | 1,958,702 | | | 243,870 | 2,707,684 | 2,133,877 | 1,154,205 |
| 2014 | | | 633,018 | 1,299,933 | 2,274,971 | | | 246,445 | 1,113,857 | 2,542,868 | 1,455,378 |
| TOTAL | 100,907 | 381,787 | 6,436,154 | 13,113,217 | 10,916,426 | | 1,527,238 | 6,167,631 | 9,773,364 | 11,937,545 | 6,735,177 |
| O.D. | | | | 120,045 | 6,988 | | | | 65,450 | 3,067 | 31,180 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,777,778 | 3,658,564 | 2,620,227 | | | 2,474,793 | 2,044,426 | 3,058,492 | 1,297,782 |
| 2011 | 140,387 | 137,190 | 2,466,678 | 3,853,782 | 3,557,075 | | 871,900 | 2,595,709 | 2,537,495 | 3,291,720 | 1,244,561 |
| 2012 | 445 | 34,069 | 3,155,068 | 3,637,306 | 3,156,266 | 13,919 | 76,894 | 3,003,462 | 3,010,752 | 3,190,098 | 1,510,424 |
| 2013 | 631 | 36,555 | 3,348,254 | 4,088,799 | 2,486,987 | 9,089 | 59,149 | 2,359,771 | 2,826,281 | 2,440,448 | 1,131,121 |
| 2014 | 1,036 | 69,504 | 4,016,584 | 2,350,509 | 2,351,246 | 4,746 | 177,824 | 2,593,200 | 1,465,480 | 1,972,598 | 1,435,003 |
| TOTAL | 142,499 | 277,318 | 14,764,362 | 17,588,960 | 14,171,801 | 27,754 | 1,185,767 | 13,026,935 | 11,884,434 | 13,953,356 | 6,618,891 |
| O.D. | | 124 | 5,413 | 163,508 | 10,974 | | 400 | 8,596 | 83,460 | 5,323 | 30,636 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 29,439,168 | 57,861,816 | 6,649,527 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -12,336,016 | -16,125,782 | 31,369 | | | |
| TOTAL LOSSES | 17,103,152 | 41,736,034 | 6,680,896 | | | |
| EXPECTED LOSSES | 24,914,516 | 45,896,742 | 8,194,775 | | | |
| CREDIBILITY | .30 | .87 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .570 | 1.390 | .223 | 2.183 | | |
| INDICATED (POST-TEST) | .724 | 1.767 | .283 | 2.774 | | |
| PRES. ON RATE LEVEL | .837 | 1.542 | .276 | 2.655 | | |
| DERIVED BY FORMULA | .803 | 1.738 | .283 | 2.824 | | |
| UNDERLYING PRES. RATE | .830 | 1.529 | .273 | 2.632 | | |
| PROPOSED | .789 | 1.707 | .278 | 2.774 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.643 |
| IND. RATES | | | | 2.64 | MINIMUM PREMIUM | |
| MAN. RATES | 2.69 | 2.46 | 2.61 | + 2.64 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 762,478 | 15,178,058 | 1.990 | | | 762,478 | | | 19 | 74 | 185 | 278 |
| 2011 | 765,578 | 11,685,630 | 1.526 | | | 765,578 | | | 9 | 43 | 219 | 271 |
| 2012 | 766,970 | 10,680,142 | 1.392 | | | 766,970 | | | 7 | 44 | 212 | 263 |
| 2013 | 802,055 | 13,446,784 | 1.676 | | | 802,055 | | | 10 | 57 | 201 | 268 |
| 2014 | 818,075 | 8,023,967 | .980 | | | 818,075 | | | 1 | 18 | 226 | 245 |
| TOTAL | 3,915,156 | 59,014,581 | 1.507 | | | 3,915,156 | | | 46 | 236 | 1043 | 1325 |
| O.D. | | 38,395 | | | | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,576,444 | 2,423,964 | 1,726,826 | | | 2,332,019 | 1,640,262 | 1,761,941 | 1,716,602 |
| 2011 | | | 1,299,401 | 1,817,832 | 1,946,534 | | | 871,528 | 1,201,340 | 2,542,507 | 2,006,488 |
| 2012 | | | 1,234,575 | 1,838,550 | 1,963,568 | | | 512,853 | 863,500 | 2,297,364 | 1,969,732 |
| 2013 | | | 1,717,922 | 2,029,421 | 2,490,704 | | | 995,867 | 1,765,532 | 2,437,934 | 2,009,404 |
| 2014 | | | 128,432 | 873,252 | 1,802,438 | | | 37,764 | 718,818 | 2,628,900 | 1,834,363 |
| TOTAL | | | 7,956,774 | 8,983,019 | 9,930,070 | | | 4,750,031 | 6,189,452 | 11,668,646 | 9,536,589 |
| O.D. | | | | | 14,553 | | | | | 1,559 | 22,283 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,684,869 | 3,393,551 | 2,538,434 | | | 4,824,991 | 2,343,929 | 2,482,576 | 1,696,003 |
| 2011 | | 13,272 | 1,886,477 | 2,422,969 | 2,809,081 | | 51,407 | 1,913,826 | 1,522,918 | 3,382,160 | 1,948,300 |
| 2012 | 293 | 22,843 | 2,106,569 | 2,396,285 | 2,517,191 | 6,260 | 33,070 | 1,347,014 | 1,116,727 | 2,726,197 | 1,944,125 |
| 2013 | 791 | 37,616 | 3,820,106 | 2,644,853 | 3,040,064 | 14,620 | 72,930 | 3,245,093 | 2,024,422 | 2,743,818 | 1,969,216 |
| 2014 | 487 | 43,983 | 2,632,042 | 1,686,121 | 1,793,685 | 3,419 | 109,583 | 1,924,526 | 1,222,394 | 1,971,508 | 1,808,682 |
| TOTAL | 1,571 | 117,714 | 15,130,063 | 12,543,779 | 12,698,455 | 24,299 | 266,990 | 13,255,450 | 8,230,390 | 13,306,259 | 9,366,326 |
| O.D. | | | | | 21,393 | | | | | 2,196 | 21,922 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,796,087 | 46,802,472 | 9,388,248 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -9,934,827 | -14,007,907 | 42,966 | | | |
| TOTAL LOSSES | 18,861,260 | 32,794,565 | 9,431,214 | | | |
| EXPECTED LOSSES | 19,928,144 | 39,699,683 | 11,432,256 | | | |
| CREDIBILITY | .36 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .482 | .838 | .241 | 1.561 | | |
| INDICATED (POST-TEST) | .613 | 1.065 | .306 | 1.984 | | |
| PRES. ON RATE LEVEL | .513 | 1.023 | .295 | 1.831 | | |
| DERIVED BY FORMULA | .549 | 1.065 | .306 | 1.920 | | |
| UNDERLYING PRES. RATE | .509 | 1.014 | .292 | 1.815 | | |
| PROPOSED | .549 | 1.065 | .306 | 1.920 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.829 |
| IND. RATES | | | | 1.83 | MINIMUM PREMIUM | |
| MAN. RATES | 1.85 | 1.70 | 1.80 | + 1.83 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,043,340 | 23,774,543 | 1.163 | | | 2,043,340 | | | 21 | 114 | 627 | 762 |
| 2011 | 2,118,272 | 27,049,244 | 1.276 | | | 2,118,272 | 3 | | 13 | 110 | 629 | 755 |
| 2012 | 2,169,692 | 22,986,034 | 1.059 | | | 2,169,692 | 1 | 1 | 8 | 132 | 587 | 729 |
| 2013 | 2,321,202 | 24,053,599 | 1.036 | | | 2,321,202 | | | 11 | 124 | 635 | 770 |
| 2014 | 2,356,766 | 19,248,813 | .816 | | | 2,356,766 | | | 9 | 63 | 599 | 671 |
| TOTAL | 11,009,272 | 117,112,233 | 1.064 | | | 11,009,272 | 4 | 1 | 62 | 543 | 3077 | 3687 |
| O.D. | | 167,036 | .001 | | | | | | | | 7 | 7 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|---------------|------------------|-------------------|-------------------|------------------|---------------|------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,503,909 | 3,397,357 | 3,532,321 | | | 1,690,866 | 3,026,415 | 4,587,036 | 4,036,639 |
| 2011 | 222,591 | | 1,914,944 | 3,760,563 | 3,516,426 | 3,814,833 | | 2,905,467 | 2,714,290 | 4,566,673 | 3,633,457 |
| 2012 | 211,423 | 41,516 | 1,282,653 | 4,588,576 | 4,032,980 | 1,313 | 11,990 | 649,810 | 3,376,258 | 5,276,846 | 3,512,669 |
| 2013 | | | 1,679,374 | 4,312,182 | 4,053,285 | | | 741,254 | 3,587,327 | 5,995,446 | 3,684,731 |
| 2014 | | | 1,418,160 | 1,818,160 | 4,171,549 | | | 763,370 | 1,318,990 | 6,387,388 | 3,371,196 |
| TOTAL | 434,014 | 41,516 | 9,799,040 | 17,876,838 | 19,306,561 | 3,816,146 | 11,990 | 6,750,767 | 14,023,280 | 26,813,389 | 18,238,692 |
| O.D. | | | | | 65,303 | | | | | 45,667 | 56,066 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|----------------|-------------------|-------------------|-------------------|-------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 4,653,955 | 4,756,301 | 5,192,503 | | | 3,562,633 | 4,324,749 | 6,463,134 | 3,988,199 |
| 2011 | 76,357 | 18,195 | 2,612,067 | 4,998,099 | 5,068,552 | 1,750,563 | 89,203 | 3,381,284 | 3,417,646 | 6,081,203 | 3,528,087 |
| 2012 | 255,594 | 105,458 | 2,906,277 | 5,893,475 | 5,144,336 | 12,280 | 98,105 | 2,405,645 | 4,130,446 | 6,306,057 | 3,467,004 |
| 2013 | 1,030 | 57,441 | 5,433,416 | 5,333,045 | 4,938,984 | 17,643 | 104,663 | 4,385,491 | 4,128,849 | 6,586,079 | 3,611,036 |
| 2014 | 1,986 | 123,964 | 7,006,463 | 3,853,311 | 4,257,081 | 9,870 | 363,274 | 5,358,418 | 2,780,107 | 4,807,728 | 3,323,999 |
| TOTAL | 334,967 | 305,058 | 22,612,178 | 24,834,231 | 24,601,456 | 1,790,356 | 655,245 | 19,093,471 | 18,781,797 | 30,244,201 | 17,918,325 |
| O.D. | 6 | 686 | 39,860 | 23,755 | 68,221 | 15 | 349 | 8,557 | 5,560 | 32,723 | 55,242 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 44,840,748 | 98,591,944 | 17,973,567 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -18,584,282 | -29,468,329 | 88,446 | |
| TOTAL LOSSES | 26,256,466 | 69,123,615 | 18,062,013 | |
| EXPECTED LOSSES | 37,431,525 | 83,780,559 | 23,119,471 | |
| CREDIBILITY | .71 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .238 | .628 | .164 | 1.030 |
| INDICATED (POST-TEST) | .302 | .798 | .208 | 1.308 |
| PRES. ON RATE LEVEL | .343 | .768 | .211 | 1.322 |
| DERIVED BY FORMULA | .314 | .798 | .208 | 1.320 |
| UNDERLYING PRES. RATE | .340 | .761 | .210 | 1.311 |
| PROPOSED | .314 | .798 | .208 | 1.320 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.258 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.26 | MINIMUM PREMIUM | |
| MAN. RATES | 1.29 | 1.23 | 1.30 | + 1.26 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 378,225 | 4,229,435 | 1.118 | | | 5 | 17 | 74 | 96 | |
| 2011 | 379,456 | 3,151,474 | .830 | | | 1 | 11 | 73 | 85 | |
| 2012 | 384,231 | 3,874,402 | 1.008 | | | 3 | 16 | 51 | 70 | |
| 2013 | 410,401 | 4,438,183 | 1.081 | | | 3 | 8 | 74 | 85 | |
| 2014 | 460,172 | 2,351,397 | .510 | | | | 4 | 92 | 96 | |
| TOTAL | 2,012,485 | 18,044,891 | .897 | | | 12 | 56 | 364 | 432 | |
| O.D. | | 3,071 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 814,119 | 586,064 | 555,428 | | | 332,834 | 432,491 | 916,851 | 591,648 |
| 2011 | | | 130,875 | 418,717 | 892,338 | | | 43,952 | 365,437 | 674,971 | 625,184 |
| 2012 | | | 482,938 | 603,374 | 250,155 | | | 817,607 | 462,550 | 529,915 | 727,863 |
| 2013 | | | 436,210 | 128,137 | 577,801 | | | 256,597 | 832,189 | 1,342,053 | 865,196 |
| 2014 | | | | 58,553 | 544,028 | | | | 58,966 | 920,475 | 769,375 |
| TOTAL | | | 1,864,142 | 1,794,845 | 2,819,750 | | | 1,450,990 | 2,151,633 | 4,384,265 | 3,579,266 |
| O.D. | | | | | | | | | | | 3,071 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,117,786 | 820,490 | 816,479 | | | 754,202 | 618,031 | 1,291,844 | 584,548 |
| 2011 | | 1,656 | 222,330 | 564,074 | 1,275,413 | | 2,933 | 131,491 | 459,172 | 895,571 | 607,054 |
| 2012 | 103 | 7,201 | 688,356 | 765,227 | 341,772 | 7,692 | 30,639 | 1,381,798 | 575,452 | 656,025 | 718,401 |
| 2013 | 165 | 6,822 | 740,915 | 245,125 | 682,655 | 4,895 | 27,267 | 1,166,196 | 959,018 | 1,482,111 | 847,892 |
| 2014 | 79 | 8,995 | 530,412 | 328,598 | 505,595 | 827 | 21,357 | 471,603 | 306,973 | 668,058 | 758,604 |
| TOTAL | 347 | 24,674 | 3,299,799 | 2,723,514 | 3,621,914 | 13,414 | 82,196 | 3,905,290 | 2,918,646 | 4,993,609 | 3,516,499 |
| O.D. | | | | | | | | | | | 2,995 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,325,720 | 14,257,683 | 3,519,494 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,780,593 | -4,311,692 | 16,546 | |
| TOTAL LOSSES | 4,545,127 | 9,945,991 | 3,536,040 | |
| EXPECTED LOSSES | 5,614,833 | 12,316,409 | 4,185,968 | |
| CREDIBILITY | .23 | .67 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .226 | .494 | .176 | .896 |
| INDICATED (POST-TEST) | .287 | .628 | .224 | 1.139 |
| PRES. ON RATE LEVEL | .281 | .617 | .210 | 1.108 |
| DERIVED BY FORMULA | .282 | .624 | .224 | 1.130 |
| UNDERLYING PRES. RATE | .279 | .612 | .208 | 1.099 |
| PROPOSED | .282 | .624 | .224 | 1.130 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.077 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.08 | MINIMUM PREMIUM | |
| MAN. RATES | 1.04 | 1.03 | 1.09 | + 1.08 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 500,172 | 2,218,371 | .443 | | | 500,172 | | | 2 | 15 | 54 | 71 |
| 2011 | 522,010 | 2,105,304 | .403 | | | 522,010 | | | 1 | 26 | 36 | 63 |
| 2012 | 545,564 | 2,488,354 | .456 | | | 545,564 | | | 2 | 19 | 43 | 64 |
| 2013 | 569,884 | 1,865,473 | .327 | | | 569,884 | 1 | | 1 | 18 | 34 | 54 |
| 2014 | 602,995 | 1,360,934 | .225 | | | 602,995 | | | 1 | 2 | 44 | 47 |
| TOTAL | 2,740,625 | 10,038,436 | .366 | | | 2,740,625 | | 1 | 7 | 80 | 211 | 299 |
| O.D. | | 106,838 | .003 | | | | | | | 1 | 1 | 2 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|----------------|------------------|------------------|------------------|---------|---------------|----------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 343,393 | 483,885 | 404,597 | | | 189,153 | 252,250 | 357,956 | 187,137 |
| 2011 | | | 139,889 | 630,912 | 303,642 | | | 82,248 | 377,786 | 397,486 | 173,341 |
| 2012 | | | 370,031 | 708,458 | 258,730 | | | 39,999 | 483,035 | 425,007 | 203,094 |
| 2013 | | 155,685 | 132,549 | 584,803 | 119,775 | | 15,000 | 137,135 | 266,684 | 234,800 | 219,042 |
| 2014 | | | 161,183 | 113,007 | 195,539 | | | 130,308 | 44,200 | 477,526 | 239,171 |
| TOTAL | | 155,685 | 1,147,045 | 2,521,065 | 1,282,283 | | 15,000 | 578,843 | 1,423,955 | 1,892,775 | 1,021,785 |
| O.D. | | | | 76,313 | 2,019 | | | | 7,123 | 6,030 | 15,353 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 471,479 | 677,439 | 594,757 | | | 428,621 | 360,465 | 504,360 | 184,891 |
| 2011 | | 1,543 | 232,668 | 833,021 | 440,609 | | 4,951 | 206,363 | 470,558 | 530,376 | 168,314 |
| 2012 | 90 | 7,118 | 634,005 | 893,603 | 352,934 | 487 | 7,724 | 221,636 | 572,200 | 513,434 | 200,454 |
| 2013 | 99 | 192,483 | 546,411 | 658,356 | 188,542 | 2,017 | 38,474 | 448,418 | 289,992 | 273,693 | 214,661 |
| 2014 | 172 | 8,426 | 454,968 | 215,035 | 215,297 | 902 | 37,178 | 467,719 | 182,314 | 360,490 | 235,823 |
| TOTAL | 361 | 209,570 | 2,339,531 | 3,277,454 | 1,792,139 | 3,406 | 88,327 | 1,772,757 | 1,875,529 | 2,182,353 | 1,004,143 |
| O.D. | | 16 | 4,770 | 100,067 | 3,741 | | | 632 | 8,740 | 8,588 | 14,931 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 4,419,370 | 9,248,611 | 1,019,074 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,641,534 | -2,864,948 | 4,787 | |
| TOTAL LOSSES | 2,777,836 | 6,383,663 | 1,023,861 | |
| EXPECTED LOSSES | 3,316,156 | 8,167,063 | 1,233,282 | |
| CREDIBILITY | .28 | .82 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .101 | .233 | .037 | .371 |
| INDICATED (POST-TEST) | .128 | .296 | .047 | .471 |
| PRES. ON RATE LEVEL | .122 | .301 | .045 | .468 |
| DERIVED BY FORMULA | .124 | .297 | .047 | .468 |
| UNDERLYING PRES. RATE | .121 | .298 | .045 | .464 |
| PROPOSED | .124 | .297 | .047 | .468 |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 |
| IND. RATES | | | | .45 |
| MAN. RATES | .47 | .43 | .46 | + .45 |
| PRESENT | | | | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 99,376 | 3,060,848 | 3.080 | | 1 | | 15 | 33 | 49 |
| 2011 | 99,384 | 2,164,987 | 2.178 | | | 1 | 14 | 29 | 44 |
| 2012 | 103,861 | 1,563,431 | 1.505 | | | 2 | 10 | 21 | 33 |
| 2013 | 104,045 | 1,776,479 | 1.707 | | | 1 | 11 | 25 | 37 |
| 2014 | 112,795 | 1,765,162 | 1.564 | | | 1 | 10 | 21 | 32 |
| TOTAL | 519,461 | 10,330,907 | 1.989 | | 1 | 5 | 60 | 129 | 195 |
| O.D. | | 16,802 | .003 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------------|----------------|------------------|------------------|---------|----------------|----------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 34,002 | | 587,895 | 324,207 | | 461,010 | | 640,850 | 403,390 | 609,494 |
| 2011 | | | 144,892 | 465,635 | 119,741 | | | 47,268 | 466,116 | 377,483 | 543,852 |
| 2012 | | | 273,511 | 198,987 | 104,906 | | | 51,551 | 117,497 | 316,365 | 500,614 |
| 2013 | | | 169,572 | 317,261 | 271,927 | | | 36,522 | 367,789 | 218,404 | 395,004 |
| 2014 | | | 125,000 | 73,828 | 195,301 | | | 400,000 | 102,315 | 348,645 | 520,073 |
| TOTAL | | 34,002 | 712,975 | 1,643,606 | 1,016,082 | | 461,010 | 535,341 | 1,694,567 | 1,664,287 | 2,569,037 |
| O.D. | | | | | 141 | | | | | 10,744 | 5,917 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 57,146 | | 823,053 | 476,584 | | 953,707 | | 915,774 | 568,380 | 602,180 |
| 2011 | | 1,489 | 224,329 | 613,410 | 177,521 | | 2,935 | 142,874 | 578,237 | 504,603 | 528,080 |
| 2012 | 64 | 3,667 | 395,948 | 256,494 | 145,463 | 626 | 3,797 | 147,726 | 151,491 | 374,697 | 494,106 |
| 2013 | 94 | 4,569 | 448,654 | 391,221 | 337,659 | 1,226 | 7,903 | 315,830 | 376,235 | 256,709 | 387,104 |
| 2014 | 138 | 6,942 | 375,108 | 177,244 | 204,730 | 1,833 | 91,097 | 899,224 | 210,723 | 299,922 | 512,792 |
| TOTAL | 296 | 73,813 | 1,444,039 | 2,261,422 | 1,341,957 | 3,685 | 1,059,439 | 1,505,654 | 2,232,460 | 2,004,311 | 2,524,262 |
| O.D. | | | 35 | 19 | 155 | 6 | 37 | 1,648 | 1,193 | 11,279 | 5,823 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,088,652 | 7,852,796 | 2,530,085 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,954,745 | -1,749,299 | 10,219 | |
| TOTAL LOSSES | 2,133,907 | 6,103,497 | 2,540,304 | |
| EXPECTED LOSSES | 3,937,514 | 4,976,436 | 2,664,835 | |
| CREDIBILITY | .09 | .27 | .42 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .411 | 1.175 | .489 | 2.075 |
| INDICATED (POST-TEST) | .522 | 1.493 | .622 | 2.637 |
| PRES. ON RATE LEVEL | .765 | .966 | .517 | 2.248 |
| DERIVED BY FORMULA | .743 | 1.108 | .561 | 2.412 |
| UNDERLYING PRES. RATE | .758 | .958 | .513 | 2.229 |
| PROPOSED | .743 | 1.108 | .561 | 2.412 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.298 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.30 | MINIMUM PREMIUM | |
| MAN. RATES | 2.15 | 2.08 | 2.21 | + 2.30 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 347,711 | 8,639,392 | 2.484 | | | 7 | 32 | 177 | 216 |
| 2011 | 373,187 | 7,899,352 | 2.116 | | | 6 | 26 | 163 | 195 |
| 2012 | 377,619 | 8,579,450 | 2.271 | | | 5 | 25 | 169 | 199 |
| 2013 | 391,146 | 9,287,164 | 2.374 | | | 1 | 50 | 162 | 213 |
| 2014 | 402,589 | 6,442,269 | 1.600 | | | | 14 | 175 | 189 |
| TOTAL | 1,892,252 | 40,847,627 | 2.159 | | | 19 | 147 | 846 | 1012 |
| O.D. | | 30,818 | .001 | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,060,935 | 1,235,384 | 2,167,100 | | | 588,526 | 709,916 | 1,547,553 | 1,329,978 |
| 2011 | | | 889,868 | 1,107,796 | 1,688,201 | | | 416,312 | 906,292 | 1,564,461 | 1,326,422 |
| 2012 | | | 941,589 | 1,159,985 | 2,031,783 | | | 445,932 | 824,557 | 1,801,296 | 1,374,308 |
| 2013 | | | 298,032 | 2,114,954 | 2,139,345 | | | 99,900 | 1,619,913 | 1,761,610 | 1,253,410 |
| 2014 | | | | 617,926 | 1,706,777 | | | | 564,027 | 2,078,550 | 1,474,989 |
| TOTAL | | | 3,190,424 | 6,236,045 | 9,733,206 | | | 1,550,670 | 4,624,705 | 8,753,470 | 6,759,107 |
| O.D. | | | | | 1,482 | | | | | 15,649 | 13,687 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|-------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,456,663 | 1,729,539 | 3,185,640 | | | 1,333,599 | 1,014,472 | 2,180,496 | 1,314,018 |
| 2011 | | 9,195 | 1,292,328 | 1,485,169 | 2,427,364 | | 24,769 | 948,786 | 1,140,694 | 2,081,408 | 1,287,956 |
| 2012 | 222 | 17,007 | 1,604,933 | 1,559,111 | 2,570,527 | 5,441 | 29,327 | 1,178,678 | 1,044,889 | 2,144,133 | 1,356,442 |
| 2013 | 370 | 23,966 | 2,069,198 | 2,607,592 | 2,551,164 | 5,226 | 35,373 | 1,401,347 | 1,741,111 | 1,966,137 | 1,228,342 |
| 2014 | 328 | 35,471 | 2,139,937 | 1,403,676 | 1,652,031 | 2,583 | 80,568 | 1,469,351 | 960,465 | 1,555,434 | 1,454,339 |
| TOTAL | 920 | 85,639 | 8,563,059 | 8,785,087 | 12,386,726 | 13,250 | 170,037 | 6,331,761 | 5,901,631 | 9,927,608 | 6,641,097 |
| O.D. | | 3 | 332 | 189 | 1,697 | 8 | 54 | 2,362 | 1,707 | 16,526 | 13,458 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 15,167,425 | 37,021,171 | 6,654,555 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -8,038,715 | -10,195,089 | 32,200 | | | |
| TOTAL LOSSES | 7,128,710 | 26,826,082 | 6,686,755 | | | |
| EXPECTED LOSSES | 16,197,678 | 28,970,378 | 8,458,367 | | | |
| CREDIBILITY | .22 | .64 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .377 | 1.418 | .353 | 2.148 | | |
| INDICATED (POST-TEST) | .479 | 1.802 | .449 | 2.730 | | |
| PRES. ON RATE LEVEL | .863 | 1.544 | .451 | 2.858 | | |
| DERIVED BY FORMULA | .779 | 1.709 | .449 | 2.937 | | |
| UNDERLYING PRES. RATE | .856 | 1.531 | .447 | 2.834 | | |
| PROPOSED | .758 | 1.663 | .437 | 2.858 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.723 |
| IND. RATES | | | | 2.72 | MINIMUM PREMIUM | |
| MAN. RATES | 2.69 | 2.65 | 2.81 | + 2.72 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 376,759 | 16,562,522 | 4.396 | 1 | | 19 | 57 | 258 | 335 |
| 2011 | 381,090 | 17,814,432 | 4.674 | 1 | | 18 | 51 | 313 | 383 |
| 2012 | 382,476 | 12,903,983 | 3.373 | 2 | | 13 | 48 | 264 | 328 |
| 2013 | 378,327 | 14,892,947 | 3.936 | | 2 | 15 | 54 | 256 | 327 |
| 2014 | 380,566 | 13,223,427 | 3.474 | 1 | | 6 | 19 | 265 | 291 |
| TOTAL | 1,899,218 | 75,397,311 | 3.970 | 5 | 3 | 71 | 229 | 1356 | 1664 |
| O.D. | | 22,220 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|----------------|-------------------|------------------|-------------------|----------------|---------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 83,430 | | 4,206,882 | 1,511,652 | 2,633,511 | 6,663 | | 2,321,734 | 1,913,072 | 2,845,528 | 1,040,050 |
| 2011 | 253,736 | | 3,806,576 | 1,409,296 | 2,727,928 | 458 | | 1,498,902 | 2,836,384 | 3,682,376 | 1,598,776 |
| 2012 | 243,664 | 2,888 | 2,350,570 | 1,550,481 | 2,137,565 | | 2,227 | 1,020,679 | 1,148,280 | 3,146,352 | 1,301,277 |
| 2013 | | 437,076 | 2,870,578 | 1,739,051 | 2,730,514 | | 42,278 | 941,709 | 2,028,816 | 2,954,076 | 1,148,849 |
| 2014 | 52 | | 1,031,915 | 919,077 | 2,763,085 | 883,752 | | 413,942 | 2,003,738 | 4,283,347 | 924,519 |
| TOTAL | 580,882 | 439,964 | 14,266,521 | 7,129,557 | 12,992,603 | 890,873 | 44,505 | 6,196,966 | 9,930,290 | 16,911,679 | 6,013,471 |
| O.D. | | | | | 10,103 | | | | | 95 | 12,022 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 129,483 | | 5,776,050 | 2,116,311 | 3,886,111 | 21,775 | | 5,261,049 | 2,733,778 | 4,009,481 | 1,027,569 |
| 2011 | 353,012 | 36,945 | 5,204,921 | 1,882,158 | 3,959,683 | 607 | 87,948 | 3,326,473 | 3,229,905 | 4,912,941 | 1,552,411 |
| 2012 | 294,783 | 37,115 | 3,479,573 | 2,076,206 | 2,767,022 | 12,451 | 62,243 | 2,461,210 | 1,501,841 | 3,743,813 | 1,284,360 |
| 2013 | 1,116 | 572,179 | 5,195,385 | 2,433,811 | 3,377,353 | 14,909 | 156,957 | 3,387,467 | 2,327,509 | 3,300,539 | 1,125,872 |
| 2014 | 1,421 | 78,498 | 4,356,087 | 2,265,860 | 2,778,618 | 680,190 | 261,423 | 3,891,461 | 2,154,762 | 3,267,555 | 911,576 |
| TOTAL | 779,815 | 724,737 | 24,012,016 | 10,774,346 | 16,768,787 | 729,932 | 568,571 | 18,327,660 | 11,947,795 | 19,234,329 | 5,901,788 |
| O.D. | | | | | | | | | | | 11,776 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 45,142,731 | 58,725,257 | 5,913,564 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -17,122,624 | -16,321,011 | 29,850 | |
| TOTAL LOSSES | 28,020,107 | 42,404,246 | 5,943,414 | |
| EXPECTED LOSSES | 34,261,893 | 46,094,021 | 8,147,645 | |
| CREDIBILITY | .22 | .64 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.475 | 2.233 | .313 | 4.021 |
| INDICATED (POST-TEST) | 1.875 | 2.838 | .398 | 5.111 |
| PRES. ON RATE LEVEL | 1.819 | 2.448 | .433 | 4.700 |
| DERIVED BY FORMULA | 1.831 | 2.698 | .398 | 4.927 |
| UNDERLYING PRES. RATE | 1.804 | 2.427 | .429 | 4.660 |
| PROPOSED | 1.831 | 2.698 | .398 | 4.927 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | 4.70 | MINIMUM PREMIUM |
| MAN. RATES | 4.43 | 4.36 | 4.62 | + 4.70 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 293,672 | 3,317,984 | 1.129 | | | 3 | 16 | 70 | 89 | |
| 2011 | 387,989 | 3,888,391 | 1.002 | | | 5 | 14 | 80 | 99 | |
| 2012 | 384,130 | 5,360,074 | 1.395 | | | 7 | 15 | 63 | 85 | |
| 2013 | 434,723 | 5,314,793 | 1.222 | | | 8 | 22 | 82 | 112 | |
| 2014 | 423,287 | 3,755,076 | .887 | | 1 | 1 | 6 | 98 | 106 | |
| TOTAL | 1,923,801 | 21,636,318 | 1.125 | | 1 | 24 | 73 | 393 | 491 | |
| O.D. | | 150,886 | .007 | | | | 1 | 2 | 3 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 536,828 | 465,323 | 598,444 | | | 118,097 | 341,405 | 656,475 | 601,412 |
| 2011 | | | 924,724 | 243,223 | 931,340 | | | 262,638 | 245,136 | 781,180 | 500,150 |
| 2012 | | | 1,113,052 | 551,780 | 927,497 | | | 610,448 | 992,915 | 569,468 | 594,914 |
| 2013 | | | 1,164,554 | 873,782 | 984,813 | | | 506,520 | 479,988 | 817,133 | 488,003 |
| 2014 | | 100,296 | 223,680 | 75,816 | 1,251,254 | | 33,250 | 64,412 | 68,329 | 1,290,186 | 647,853 |
| TOTAL | | 100,296 | 3,962,838 | 2,209,924 | 4,693,348 | | 33,250 | 1,562,115 | 2,127,773 | 4,114,442 | 2,832,332 |
| O.D. | | | | 132 | 61,819 | | | | 4,608 | 37,847 | 46,480 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 737,066 | 651,452 | 879,713 | | | 267,607 | 487,867 | 924,971 | 594,195 |
| 2011 | | 9,063 | 1,265,407 | 339,692 | 1,342,989 | | 15,508 | 566,559 | 315,732 | 1,037,466 | 485,646 |
| 2012 | 261 | 14,345 | 1,593,091 | 753,963 | 1,200,549 | 7,294 | 35,518 | 1,449,900 | 1,179,279 | 719,074 | 587,180 |
| 2013 | 463 | 19,774 | 2,134,984 | 1,150,214 | 1,243,396 | 6,363 | 29,018 | 1,341,393 | 585,928 | 923,182 | 478,243 |
| 2014 | 364 | 170,114 | 1,402,745 | 732,428 | 1,183,033 | 1,349 | 140,745 | 758,506 | 428,762 | 941,376 | 638,783 |
| TOTAL | 1,088 | 213,296 | 7,133,293 | 3,627,749 | 5,849,680 | 15,006 | 220,789 | 4,383,965 | 2,997,568 | 4,546,069 | 2,784,047 |
| O.D. | 1 | 199 | 12,307 | 7,636 | 73,266 | 7 | 258 | 6,717 | 9,294 | 40,361 | 45,495 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,986,926 | 17,151,623 | 2,829,542 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,462,723 | -5,425,140 | 14,748 | |
| TOTAL LOSSES | 7,524,203 | 11,726,483 | 2,844,290 | |
| EXPECTED LOSSES | 9,080,342 | 15,505,835 | 3,751,413 | |
| CREDIBILITY | .22 | .65 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .391 | .610 | .148 | 1.149 |
| INDICATED (POST-TEST) | .497 | .775 | .188 | 1.460 |
| PRES. ON RATE LEVEL | .476 | .813 | .197 | 1.486 |
| DERIVED BY FORMULA | .481 | .788 | .188 | 1.457 |
| UNDERLYING PRES. RATE | .472 | .806 | .195 | 1.473 |
| PROPOSED | .482 | .790 | .188 | 1.460 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.391 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.39 | MINIMUM PREMIUM | |
| MAN. RATES | 1.50 | 1.38 | 1.46 | + 1.39 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 10,188 | 842 | .082 | | | | | | | |
| 2011 | 12,461 | 2,402 | .192 | | | | | | | |
| 2012 | 5,997 | 252,458 | 42.097 | | | | | 8 | | 8 |
| 2013 | 3,894 | 52,633 | 13.516 | | | | 1 | | | 1 |
| 2014 | 3,627 | 284 | .078 | | | | | | | |
| TOTAL | 36,167 | 308,619 | 8.533 | | | | 1 | 8 | | 9 |
| O.D. | | 145 | .004 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 842 |
| 2011 | | | | | | | | | | | 2,402 |
| 2012 | | | | | 160,685 | | | | | 82,281 | 9,492 |
| 2013 | | | | 30,181 | | | | | 22,148 | | 304 |
| 2014 | | | | | | | | | | | 284 |
| TOTAL | | | | 30,181 | 160,685 | | | | 22,148 | 82,281 | 13,324 |
| O.D. | | | | | | | | | | | 145 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|---------------|----------------|-----------|------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 832 |
| 2011 | | | | | | | | | | | 2,332 |
| 2012 | | 219 | 14,101 | 8,856 | 197,792 | | 108 | 4,542 | 4,173 | 95,936 | 9,369 |
| 2013 | 3 | 198 | 16,796 | 32,639 | 2,235 | 47 | 348 | 12,935 | 21,026 | 1,510 | 298 |
| 2014 | | | | | | | | | | | 280 |
| TOTAL | 3 | 417 | 30,897 | 41,495 | 200,027 | 47 | 456 | 17,477 | 25,199 | 97,446 | 13,111 |
| O.D. | | | | | | | | | | | 143 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 49,297 | 364,167 | 13,254 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -18,945 | -19,849 | 22 | |
| TOTAL LOSSES | 30,352 | 344,318 | 13,276 | |
| EXPECTED LOSSES | 35,697 | 52,985 | 8,715 | |
| CREDIBILITY | .01 | .02 | .03 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .839 | 9.520 | .367 | 10.726 |
| INDICATED (POST-TEST) | 1.066 | 12.100 | .466 | 13.632 |
| PRES. ON RATE LEVEL | .995 | 1.478 | .243 | 2.716 |
| DERIVED BY FORMULA | .996 | 1.690 | .250 | 2.936 |
| UNDERLYING PRES. RATE | .987 | 1.465 | .241 | 2.693 |
| PROPOSED | .996 | 1.690 | .250 | 2.936 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 2.798 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.80 | MINIMUM PREMIUM | |
| MAN. RATES | 2.63 | 2.52 | 2.67 | + 2.80 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 104,878 | 7,577,898 | 7.225 | 1 | | 15 | 5 | 82 | 103 |
| 2011 | 101,386 | 6,028,063 | 5.945 | | | 12 | 7 | 58 | 77 |
| 2012 | 96,792 | 6,377,057 | 6.588 | | | 10 | 13 | 78 | 101 |
| 2013 | 103,330 | 5,273,553 | 5.103 | | | 6 | 13 | 76 | 95 |
| 2014 | 104,863 | 2,182,481 | 2.081 | | | 1 | 11 | 62 | 74 |
| TOTAL | 511,249 | 27,439,052 | 5.367 | 1 | | 44 | 49 | 356 | 450 |
| O.D. | | 6,609 | .001 | | | | | 1 | 1 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 224,993 | | 3,031,243 | 194,421 | 623,627 | 30,775 | | 2,112,620 | 126,909 | 883,192 | 350,118 |
| 2011 | | | 2,577,206 | 490,152 | 490,315 | | | 1,326,737 | 370,698 | 413,235 | 359,720 |
| 2012 | | | 2,227,812 | 706,738 | 767,734 | | | 717,125 | 827,811 | 813,341 | 316,496 |
| 2013 | | | 1,223,745 | 705,724 | 687,418 | | | 967,376 | 393,583 | 984,261 | 311,446 |
| 2014 | | | 177,594 | 329,201 | 376,372 | | | 53,902 | 379,601 | 571,221 | 294,590 |
| TOTAL | 224,993 | | 9,237,600 | 2,426,236 | 2,945,466 | 30,775 | | 5,177,760 | 2,098,602 | 3,665,250 | 1,632,370 |
| O.D. | | | | | 545 | | | | | 498 | 5,566 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 349,189 | | 3,924,600 | 272,190 | 916,731 | 100,573 | | 4,033,929 | 181,354 | 1,244,419 | 345,917 |
| 2011 | | 23,287 | 3,304,138 | 666,399 | 745,220 | | 55,985 | 2,019,696 | 472,575 | 564,927 | 349,288 |
| 2012 | 523 | 25,118 | 2,972,188 | 959,346 | 1,050,374 | 8,434 | 37,598 | 1,606,874 | 1,007,312 | 1,001,100 | 312,382 |
| 2013 | 402 | 16,677 | 1,840,163 | 920,335 | 893,308 | 8,054 | 34,983 | 1,656,848 | 536,863 | 1,104,608 | 305,217 |
| 2014 | 248 | 15,014 | 863,506 | 494,989 | 415,163 | 1,291 | 49,336 | 701,619 | 409,315 | 457,047 | 290,466 |
| TOTAL | 350,362 | 80,096 | 12,904,595 | 3,313,259 | 4,020,796 | 118,352 | 177,902 | 10,018,966 | 2,607,419 | 4,372,101 | 1,603,270 |
| O.D. | | | | | 801 | | | | | 702 | 5,460 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 23,650,273 | 14,315,078 | 1,608,730 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -8,653,699 | -3,812,741 | 6,538 | | | |
| TOTAL LOSSES | 14,996,574 | 10,502,337 | 1,615,268 | | | |
| EXPECTED LOSSES | 17,269,991 | 10,772,015 | 1,763,809 | | | |
| CREDIBILITY | .09 | .27 | .42 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.933 | 2.054 | .316 | 5.303 | | |
| INDICATED (POST-TEST) | 3.728 | 2.611 | .402 | 6.741 | | |
| PRES. ON RATE LEVEL | 3.407 | 2.125 | .348 | 5.880 | | |
| DERIVED BY FORMULA | 3.436 | 2.256 | .371 | 6.063 | | |
| UNDERLYING PRES. RATE | 3.378 | 2.107 | .345 | 5.830 | | |
| PROPOSED | 3.436 | 2.256 | .371 | 6.063 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.778 |
| IND. RATES | | | | 5.78 | MINIMUM PREMIUM | |
| MAN. RATES | 5.81 | 5.45 | 5.78 | + 5.78 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 4,859,117 | 5,573,401 | .114 | | | 6 | 26 | 102 | 134 | |
| 2011 | 4,789,044 | 6,873,567 | .143 | 1 | | 8 | 21 | 83 | 113 | |
| 2012 | 5,029,363 | 4,758,977 | .094 | | | 3 | 17 | 80 | 100 | |
| 2013 | 5,291,827 | 5,163,177 | .097 | 1 | | 3 | 29 | 71 | 104 | |
| 2014 | 5,259,755 | 4,533,296 | .086 | | | 1 | 12 | 98 | 111 | |
| TOTAL | 25,229,106 | 26,902,418 | .107 | 2 | | 21 | 105 | 434 | 562 | |
| O.D. | | 157,743 | | | | | 1 | 6 | 7 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,017,854 | 487,659 | 988,623 | | | 393,850 | 717,714 | 977,822 | 989,879 |
| 2011 | 860,122 | | 1,326,135 | 584,963 | 804,747 | | | 700,805 | 481,243 | 1,032,447 | 1,083,105 |
| 2012 | | | 577,836 | 225,907 | 959,310 | | | 719,740 | 465,750 | 1,105,978 | 704,456 |
| 2013 | 620,333 | | 628,351 | 638,666 | 668,600 | 8,700 | | 34,601 | 657,687 | 1,014,971 | 891,268 |
| 2014 | | | 131,864 | 335,265 | 1,036,360 | | | 22,017 | 346,557 | 1,756,253 | 904,980 |
| TOTAL | 1,480,455 | | 3,682,040 | 2,272,460 | 4,457,640 | 8,700 | | 1,871,013 | 2,668,951 | 5,887,471 | 4,573,688 |
| O.D. | | | | 4,777 | 77,581 | | | | 8,573 | 44,271 | 22,541 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,397,513 | 682,723 | 1,453,273 | | | 892,465 | 1,025,611 | 1,377,752 | 978,000 |
| 2011 | 1,010,854 | 12,838 | 1,816,046 | 788,397 | 1,173,462 | | 40,696 | 1,481,253 | 614,398 | 1,378,703 | 1,051,695 |
| 2012 | 109 | 6,749 | 715,081 | 340,829 | 1,205,305 | 6,287 | 26,974 | 1,187,789 | 604,167 | 1,323,666 | 695,298 |
| 2013 | 992,723 | 12,236 | 1,279,171 | 820,905 | 835,444 | 20,619 | 15,211 | 603,954 | 739,698 | 1,112,526 | 873,443 |
| 2014 | 297 | 23,881 | 1,389,442 | 832,762 | 1,013,113 | 2,033 | 62,652 | 1,155,004 | 733,348 | 1,302,221 | 892,310 |
| TOTAL | 2,003,983 | 55,704 | 6,597,253 | 3,465,616 | 5,680,597 | 28,939 | 145,533 | 5,320,465 | 3,717,222 | 6,494,868 | 4,490,746 |
| O.D. | | 97 | 6,317 | 10,603 | 98,108 | 8 | 75 | 3,208 | 14,651 | 53,922 | 22,190 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 14,161,582 | 19,535,587 | 4,512,936 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -4,647,601 | -6,404,483 | 20,902 | | | |
| TOTAL LOSSES | 9,513,981 | 13,131,104 | 4,533,838 | | | |
| EXPECTED LOSSES | 9,334,768 | 18,164,956 | 5,550,404 | | | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .038 | .052 | .018 | .108 | | |
| INDICATED (POST-TEST) | .048 | .066 | .023 | .137 | | |
| PRES. ON RATE LEVEL | .037 | .073 | .022 | .132 | | |
| DERIVED BY FORMULA | .048 | .066 | .023 | .137 | | |
| UNDERLYING PRES. RATE | .037 | .072 | .022 | .131 | | |
| PROPOSED | .048 | .066 | .023 | .137 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .130 |
| IND. RATES | | | | .13 | MINIMUM PREMIUM | |
| MAN. RATES | .13 | .12 | .13 | + .13 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 528,182 | 23,280,070 | 4.407 | 1 | 1 | 27 | 41 | 285 | 355 |
| 2011 | 539,390 | 18,506,718 | 3.431 | 3 | 1 | 23 | 43 | 260 | 330 |
| 2012 | 546,124 | 16,939,707 | 3.101 | 1 | | 22 | 38 | 243 | 304 |
| 2013 | 534,879 | 14,441,718 | 2.699 | | | 22 | 33 | 207 | 262 |
| 2014 | 538,870 | 10,124,681 | 1.878 | 1 | | 3 | 15 | 242 | 261 |
| TOTAL | 2,687,445 | 83,292,894 | 3.099 | 6 | 2 | 97 | 170 | 1237 | 1512 |
| O.D. | | 1,226,346 | .045 | | | 2 | | 1 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|------------------|-------------------|------------------|-------------------|----------------|------------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 167,513 | 1,054,974 | 6,647,907 | 670,720 | 3,563,875 | | 4,099,146 | 2,672,581 | 758,894 | 2,444,783 | 1,199,677 |
| 2011 | 1,467,870 | 602,039 | 4,935,027 | 1,095,655 | 2,957,947 | 13,569 | 751,045 | 1,959,089 | 949,252 | 2,813,567 | 961,658 |
| 2012 | 775,000 | | 5,602,579 | 1,206,300 | 2,795,493 | 91,013 | | 1,522,221 | 855,665 | 3,159,412 | 932,024 |
| 2013 | | | 4,712,531 | 1,557,969 | 2,168,275 | | | 1,432,447 | 1,375,527 | 2,053,298 | 1,141,671 |
| 2014 | 230,606 | | 879,242 | 1,028,677 | 2,970,536 | 5,000 | | 114,602 | 680,754 | 3,244,344 | 970,920 |
| TOTAL | 2,640,989 | 1,657,013 | 22,777,286 | 5,559,321 | 14,456,126 | 109,582 | 4,850,191 | 7,700,940 | 4,620,092 | 13,715,404 | 5,205,950 |
| O.D. | | | 562,570 | | 490 | | | 635,953 | | 2,277 | 25,056 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 259,980 | 193,795 | 9,013,109 | 939,008 | 5,238,898 | | 926,863 | 5,933,198 | 1,084,462 | 3,444,702 | 1,185,281 |
| 2011 | 2,042,185 | 396,719 | 6,702,872 | 1,515,558 | 4,303,648 | 17,984 | 843,451 | 4,132,283 | 1,230,454 | 3,754,023 | 933,770 |
| 2012 | 848,599 | 62,935 | 7,591,686 | 1,760,736 | 3,694,750 | 291,952 | 73,421 | 3,373,034 | 1,187,815 | 3,766,838 | 919,908 |
| 2013 | 1,627 | 60,831 | 7,086,042 | 2,257,663 | 2,870,262 | 17,889 | 81,427 | 3,764,526 | 1,645,650 | 2,341,648 | 1,118,838 |
| 2014 | 295,093 | 81,037 | 4,565,341 | 2,500,921 | 2,975,212 | 7,911 | 132,864 | 2,291,117 | 1,388,184 | 2,417,080 | 957,327 |
| TOTAL | 3,447,484 | 795,317 | 34,959,050 | 8,973,886 | 19,082,770 | 335,736 | 2,058,026 | 19,494,158 | 6,536,565 | 15,724,291 | 5,115,124 |
| O.D. | | | 592,704 | 8 | 697 | | | 1,084,833 | 34 | 3,003 | 24,578 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 62,767,308 | 50,321,254 | 5,139,702 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -22,678,368 | -15,771,496 | 23,945 | | | |
| TOTAL LOSSES | 40,088,940 | 34,549,758 | 5,163,647 | | | |
| EXPECTED LOSSES | 45,417,821 | 44,557,839 | 6,530,491 | | | |
| CREDIBILITY | .28 | .81 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 1.492 | 1.286 | .192 | 2.970 | | |
| INDICATED (POST-TEST) | 1.896 | 1.635 | .244 | 3.775 | | |
| PRES. ON RATE LEVEL | 1.705 | 1.672 | .245 | 3.622 | | |
| DERIVED BY FORMULA | 1.758 | 1.642 | .244 | 3.644 | | |
| UNDERLYING PRES. RATE | 1.690 | 1.658 | .243 | 3.591 | | |
| PROPOSED | 1.758 | 1.642 | .244 | 3.644 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.473 |
| IND. RATES | | | | 3.47 | MINIMUM PREMIUM | |
| MAN. RATES | 3.51 | 3.36 | 3.56 | + 3.47 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 181,180 | 2,265,982 | 1.250 | | | 3 | 9 | 33 | 45 |
| 2011 | 179,654 | 2,734,324 | 1.521 | | | 3 | 10 | 28 | 41 |
| 2012 | 188,027 | 1,700,071 | .904 | | | 1 | 9 | 22 | 32 |
| 2013 | 184,406 | 1,981,274 | 1.074 | | 1 | 1 | 6 | 40 | 48 |
| 2014 | 189,424 | 709,959 | .374 | | | | 2 | 24 | 26 |
| TOTAL | 922,691 | 9,391,610 | 1.018 | | 1 | 8 | 36 | 147 | 192 |
| O.D. | | 2,000 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|--------------|------------------|------------------|------------------|---------|---------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 528,736 | 325,187 | 312,241 | | | 361,869 | 213,871 | 349,361 | 174,717 |
| 2011 | | | 439,023 | 513,119 | 348,138 | | | 377,125 | 490,467 | 432,640 | 133,812 |
| 2012 | | | 128,195 | 430,103 | 480,149 | | | 17,349 | 150,155 | 243,612 | 250,508 |
| 2013 | | 9,828 | 122,317 | 464,223 | 516,430 | | 35,000 | 18,010 | 113,678 | 464,779 | 237,009 |
| 2014 | | | | 22,105 | 170,277 | | | | 26,291 | 301,601 | 189,685 |
| TOTAL | | 9,828 | 1,218,271 | 1,754,737 | 1,827,235 | | 35,000 | 774,353 | 994,462 | 1,791,993 | 985,731 |
| O.D. | | | | | | | | | | | 2,000 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 725,955 | 455,262 | 458,992 | | | 819,995 | 305,622 | 492,252 | 172,620 |
| 2011 | | 4,345 | 623,240 | 681,204 | 507,930 | | 21,831 | 815,896 | 612,828 | 582,789 | 129,931 |
| 2012 | 30 | 3,832 | 290,951 | 558,197 | 608,157 | 210 | 2,753 | 84,692 | 183,708 | 289,771 | 247,251 |
| 2013 | 99 | 17,746 | 536,409 | 582,296 | 616,321 | 646 | 70,369 | 178,784 | 160,987 | 497,188 | 232,269 |
| 2014 | 25 | 2,883 | 170,154 | 106,095 | 158,810 | 283 | 7,523 | 161,061 | 104,912 | 219,651 | 187,029 |
| TOTAL | 154 | 28,806 | 2,346,709 | 2,383,054 | 2,350,210 | 1,139 | 102,476 | 2,060,428 | 1,368,057 | 2,081,651 | 969,100 |
| O.D. | | | | | | | | | | | 1,974 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,539,712 | 8,182,972 | 971,074 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,170,791 | -2,127,970 | 3,978 | |
| TOTAL LOSSES | 2,368,921 | 6,055,002 | 975,052 | |
| EXPECTED LOSSES | 4,355,101 | 6,025,172 | 1,070,322 | |
| CREDIBILITY | .14 | .40 | .62 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .257 | .656 | .106 | 1.019 |
| INDICATED (POST-TEST) | .327 | .834 | .135 | 1.296 |
| PRES. ON RATE LEVEL | .476 | .659 | .117 | 1.252 |
| DERIVED BY FORMULA | .455 | .729 | .128 | 1.312 |
| UNDERLYING PRES. RATE | .472 | .653 | .116 | 1.241 |
| PROPOSED | .450 | .720 | .126 | 1.296 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.235 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.24 | MINIMUM PREMIUM | |
| MAN. RATES | 1.11 | 1.16 | 1.23 | + 1.24 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 31,167 | 100,312 | .321 | | | | 1 | 2 | 3 |
| 2011 | 37,449 | 218,656 | .583 | | | 1 | | 1 | 2 |
| 2012 | 35,233 | 5,750 | .016 | | | | | | |
| 2013 | 30,996 | 221,983 | .716 | | | | 2 | 1 | 3 |
| 2014 | 28,962 | 57,195 | .197 | | | | | 1 | 1 |
| TOTAL | 163,807 | 603,896 | .369 | | | 1 | 3 | 5 | 9 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 86,442 | 3,739 | | | | 3,130 | 6,364 | 637 |
| 2011 | | | 144,543 | | 11,227 | | | 46,375 | | 14,900 | 1,611 |
| 2012 | | | | | | | | | | | 5,750 |
| 2013 | | | | 121,246 | 38,664 | | | | 17,285 | 39,924 | 4,864 |
| 2014 | | | | | 48,464 | | | | | 7,500 | 1,231 |
| TOTAL | | | 144,543 | 207,688 | 102,094 | | | 46,375 | 20,415 | 68,688 | 14,093 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|-----------|--------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 121,019 | 5,496 | | | | 4,473 | 8,967 | 629 |
| 2011 | | 1,355 | 192,024 | 1,112 | 18,496 | | 2,660 | 94,420 | 770 | 20,370 | 1,564 |
| 2012 | | | | | | | | | | | 5,675 |
| 2013 | 13 | 928 | 77,113 | 136,604 | 51,856 | 56 | 413 | 16,232 | 20,841 | 43,088 | 4,767 |
| 2014 | 7 | 717 | 41,537 | 24,793 | 44,253 | 6 | 139 | 3,392 | 2,204 | 5,390 | 1,214 |
| TOTAL | 20 | 3,000 | 310,674 | 283,528 | 120,101 | 62 | 3,212 | 114,044 | 28,288 | 77,815 | 13,849 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 431,012 | 509,732 | 13,849 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -394,974 | -118,185 | 72 | |
| TOTAL LOSSES | 36,038 | 391,547 | 13,921 | |
| EXPECTED LOSSES | 787,912 | 330,890 | 21,294 | |
| CREDIBILITY | .04 | .13 | .20 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .022 | .239 | .008 | .269 |
| INDICATED (POST-TEST) | .028 | .304 | .010 | .342 |
| PRES. ON RATE LEVEL | .485 | .204 | .013 | .702 |
| DERIVED BY FORMULA | .467 | .217 | .012 | .696 |
| UNDERLYING PRES. RATE | .481 | .202 | .013 | .696 |
| PROPOSED | .467 | .217 | .012 | .696 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .66 | MINIMUM PREMIUM |
| MAN. RATES | .74 | .65 | .69 | + .66 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,387,603 | 7,753,929 | .176 | | 1 | 10 | 43 | 111 | 165 |
| 2011 | 4,514,135 | 6,176,106 | .136 | | | 4 | 36 | 107 | 147 |
| 2012 | 4,570,368 | 7,524,135 | .164 | | | 5 | 34 | 94 | 133 |
| 2013 | 4,824,397 | 6,048,285 | .125 | | | 3 | 46 | 81 | 130 |
| 2014 | 5,033,542 | 4,493,804 | .089 | | | 1 | 30 | 81 | 112 |
| TOTAL | 23,330,045 | 31,996,259 | .137 | | 1 | 23 | 189 | 474 | 687 |
| O.D. | | 53,895 | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 100,277 | 1,667,404 | 1,532,151 | 660,100 | | 61,351 | 619,746 | 1,148,780 | 961,837 | 1,002,283 |
| 2011 | | | 633,782 | 1,327,209 | 907,025 | | | 235,774 | 853,092 | 1,223,023 | 996,201 |
| 2012 | | | 903,764 | 1,113,391 | 1,056,107 | | | 408,617 | 1,533,124 | 1,453,205 | 1,055,927 |
| 2013 | | | 462,982 | 1,384,577 | 583,360 | | | 110,021 | 1,373,977 | 1,063,861 | 1,069,507 |
| 2014 | | | 225,677 | 689,597 | 650,274 | | | 62,284 | 485,579 | 1,236,926 | 1,143,467 |
| TOTAL | | 100,277 | 3,893,609 | 6,046,925 | 3,856,866 | | 61,351 | 1,436,442 | 5,394,552 | 5,938,852 | 5,267,385 |
| O.D. | | | | | 9,793 | | | | | 19,665 | 24,437 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 182,404 | 2,289,345 | 2,145,013 | 970,346 | | 137,365 | 1,404,345 | 1,641,608 | 1,355,226 | 990,256 |
| 2011 | | 6,548 | 946,590 | 1,758,828 | 1,314,303 | | 14,232 | 572,395 | 1,068,126 | 1,627,659 | 967,311 |
| 2012 | 214 | 15,173 | 1,462,009 | 1,447,261 | 1,366,761 | 4,981 | 35,656 | 1,261,836 | 1,831,531 | 1,761,162 | 1,042,200 |
| 2013 | 285 | 15,302 | 1,473,799 | 1,606,132 | 783,890 | 4,468 | 29,456 | 1,169,159 | 1,430,986 | 1,217,570 | 1,048,117 |
| 2014 | 389 | 26,122 | 1,541,969 | 949,884 | 725,729 | 2,010 | 71,203 | 1,115,682 | 671,541 | 947,907 | 1,127,458 |
| TOTAL | 888 | 245,549 | 7,713,712 | 7,907,118 | 5,161,029 | 11,459 | 287,912 | 5,523,417 | 6,643,792 | 6,909,524 | 5,175,342 |
| O.D. | 1 | 147 | 8,396 | 5,011 | 8,940 | 16 | 364 | 8,892 | 5,779 | 14,137 | 24,056 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 13,800,753 | 26,655,330 | 5,199,398 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -7,416,166 | -8,040,816 | 26,826 | | | |
| TOTAL LOSSES | 6,384,587 | 18,614,514 | 5,226,224 | | | |
| EXPECTED LOSSES | 14,931,229 | 22,863,444 | 6,999,014 | | | |
| CREDIBILITY | 1.00 | 1.00 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .027 | .080 | .022 | .129 | | |
| INDICATED (POST-TEST) | .034 | .102 | .028 | .164 | | |
| PRES. ON RATE LEVEL | .065 | .099 | .030 | .194 | | |
| DERIVED BY FORMULA | .034 | .102 | .028 | .164 | | |
| UNDERLYING PRES. RATE | .064 | .098 | .030 | .192 | | |
| PROPOSED | .034 | .102 | .028 | .164 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .156 |
| IND. RATES | | | | .16 | MINIMUM PREMIUM | |
| MAN. RATES | .18 | .18 | .19 | + .16 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 21,710 | 1,320,735 | 6.083 | | | 1 | | | 4 | 5 |
| 2011 | 22,049 | 1,073,031 | 4.866 | | | | 4 | | 6 | 10 |
| 2012 | 18,026 | 1,134,709 | 6.294 | | | 1 | 3 | | 3 | 7 |
| 2013 | 20,530 | 1,142,057 | 5.562 | | | 1 | 1 | | 6 | 8 |
| 2014 | 24,188 | 953,801 | 3.943 | | | | 1 | | 10 | 11 |
| TOTAL | 106,503 | 5,624,333 | 5.281 | | | 3 | 9 | | 29 | 41 |
| O.D. | | 250 | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 185,624 | | 133,437 | | | 338,419 | | 119,798 | 543,457 |
| 2011 | | | | 178,448 | 92,810 | | | | 69,697 | 116,168 | 615,908 |
| 2012 | | | 230,000 | 58,566 | 55,843 | | | 1,500 | 121,717 | 33,668 | 633,415 |
| 2013 | | | 134,846 | 8,581 | 83,638 | | | 14,859 | 33,213 | 176,427 | 690,493 |
| 2014 | | | | 35,000 | 95,503 | | | | 40,000 | 141,826 | 641,472 |
| TOTAL | | | 550,470 | 280,595 | 461,231 | | | 354,778 | 264,627 | 587,887 | 3,124,745 |
| O.D. | | | | | | | | | | | 250 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 227,446 | | 196,153 | | | 684,367 | | 168,795 | 536,936 |
| 2011 | | 76 | 13,497 | 235,467 | 133,781 | | 79 | 7,869 | 87,285 | 154,105 | 598,047 |
| 2012 | 55 | 2,543 | 308,300 | 80,155 | 79,410 | 20 | 1,516 | 34,961 | 140,150 | 43,465 | 625,181 |
| 2013 | 46 | 1,570 | 188,107 | 28,739 | 103,409 | 300 | 1,691 | 73,958 | 52,273 | 188,421 | 676,683 |
| 2014 | 18 | 2,001 | 120,201 | 78,912 | 92,499 | 180 | 5,620 | 101,676 | 66,476 | 106,296 | 632,491 |
| TOTAL | 119 | 6,190 | 857,551 | 423,273 | 605,252 | 500 | 8,906 | 902,831 | 346,184 | 661,082 | 3,069,338 |
| O.D. | | | | | | | | | | | 245 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,776,097 | 2,035,791 | 3,069,583 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -373,780 | -248,105 | 5,391 | |
| TOTAL LOSSES | 1,402,317 | 1,787,686 | 3,074,974 | |
| EXPECTED LOSSES | 747,652 | 705,050 | 1,383,475 | |
| CREDIBILITY | .03 | .09 | .15 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.317 | 1.679 | 2.887 | 5.883 |
| INDICATED (POST-TEST) | 1.674 | 2.134 | 3.669 | 7.477 |
| PRES. ON RATE LEVEL | .708 | .668 | 1.310 | 2.686 |
| DERIVED BY FORMULA | .737 | .800 | 1.664 | 3.201 |
| UNDERLYING PRES. RATE | .702 | .662 | 1.299 | 2.663 |
| PROPOSED | .737 | .800 | 1.664 | 3.201 |

| YEAR | 10-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.050 |
|------------|---------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.05 | MINIMUM PREMIUM | |
| MAN. RATES | 2.16 | 2.49 | 2.64 | + 3.05 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 31,520 | 2,493,579 | 7.911 | | | 2 | 9 | 27 | 38 |
| 2011 | 34,206 | 2,129,224 | 6.224 | | | 4 | 2 | 17 | 23 |
| 2012 | 36,509 | 2,345,276 | 6.423 | 1 | | 3 | 8 | 19 | 31 |
| 2013 | 41,095 | 1,654,625 | 4.026 | | | 3 | 4 | 17 | 24 |
| 2014 | 43,665 | 2,652,993 | 6.075 | | | 2 | 4 | 20 | 26 |
| TOTAL | 186,995 | 11,275,697 | 6.030 | 1 | | 14 | 27 | 100 | 142 |
| O.D. | | 2,270 | .001 | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|------------------|----------------|------------------|--------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 531,657 | 204,133 | 174,474 | | | 855,571 | 380,462 | 286,777 | 60,505 |
| 2011 | | | 919,940 | 92,382 | 204,353 | | | 612,410 | 22,048 | 196,216 | 81,875 |
| 2012 | 520,470 | | 566,287 | 286,148 | 212,643 | 3,406 | | 191,636 | 353,874 | 154,985 | 55,827 |
| 2013 | | | 701,893 | 103,777 | 230,183 | | | 263,232 | 86,510 | 150,992 | 118,038 |
| 2014 | | | 337,421 | 109,368 | 200,766 | | | 164,973 | 1,513,324 | 256,942 | 70,199 |
| TOTAL | 520,470 | | 3,057,198 | 795,808 | 1,022,419 | 3,406 | | 2,087,822 | 2,356,218 | 1,045,912 | 386,444 |
| O.D. | | | | | | | | | | | 2,270 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 435,033 | 285,786 | 256,477 | | | 988,430 | 543,681 | 404,068 | 59,779 |
| 2011 | | 8,677 | 1,228,228 | 130,312 | 307,588 | | 34,729 | 1,234,449 | 37,134 | 268,459 | 79,501 |
| 2012 | 628,599 | 7,016 | 794,139 | 376,062 | 292,021 | 13,642 | 11,763 | 472,231 | 417,095 | 199,596 | 55,101 |
| 2013 | 231 | 7,897 | 960,920 | 184,388 | 315,135 | 2,836 | 11,555 | 559,898 | 119,454 | 181,384 | 115,677 |
| 2014 | 313 | 12,059 | 606,999 | 212,875 | 237,211 | 2,253 | 101,417 | 1,195,258 | 631,050 | 294,710 | 69,216 |
| TOTAL | 629,143 | 35,649 | 4,025,319 | 1,189,423 | 1,408,432 | 18,731 | 159,464 | 4,450,266 | 1,748,414 | 1,348,217 | 379,274 |
| O.D. | | | | | | | | | | | 2,204 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,318,572 | 5,694,486 | 381,478 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,512,311 | -1,258,145 | 2,103 | |
| TOTAL LOSSES | 6,806,261 | 4,436,341 | 383,581 | |
| EXPECTED LOSSES | 5,110,573 | 3,610,873 | 519,847 | |
| CREDIBILITY | .05 | .14 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.640 | 2.372 | .205 | 6.217 |
| INDICATED (POST-TEST) | 4.626 | 3.015 | .261 | 7.902 |
| PRES. ON RATE LEVEL | 2.757 | 1.948 | .280 | 4.985 |
| DERIVED BY FORMULA | 2.850 | 2.097 | .276 | 5.223 |
| UNDERLYING PRES. RATE | 2.733 | 1.931 | .278 | 4.942 |
| PROPOSED | 2.850 | 2.097 | .276 | 5.223 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 4.978 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 4.98 | MINIMUM PREMIUM | |
| MAN. RATES | 4.87 | 4.62 | 4.90 | + 4.98 | PRESENT | |

+PROPOSED

| MANUAL YEAR | COMPANIES REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|--------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 518 | 120,148 | 231,945 | | | | 1 | 3 | 4 | |
| 2011 | 501 | 279,344 | 557,572 | | | | 3 | 10 | 13 | |
| 2012 | 498 | 602,554 | 1209,947 | 2 | | | 2 | 7 | 11 | |
| 2013 | 484 | 294,182 | 607,814 | | | | 1 | 8 | 9 | |
| 2014 | 453 | 360,588 | 796,000 | | | | 2 | 6 | 8 | |
| TOTAL | 2,454 | 1,656,816 | 675,149 | 2 | | | 9 | 34 | 45 | |
| O.D. | | 3,377 | 1,376 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|----------------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 37 | 17,968 | | | | 133 | 41,480 | 60,530 |
| 2011 | | | | 40,499 | 52,576 | | | | 53,923 | 78,205 | 54,141 |
| 2012 | 144,082 | | | 103,155 | 14,300 | | | | 132,550 | 64,844 | 143,623 |
| 2013 | | | | 93,199 | 61,204 | | | | 50,000 | 53,001 | 36,778 |
| 2014 | | | | 102,012 | 52,886 | | | | 70,803 | 62,349 | 72,538 |
| TOTAL | 144,082 | | | 338,902 | 198,934 | | | | 307,409 | 299,879 | 367,610 |
| O.D. | | | | | | | | | | | 3,377 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|----------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 52 | 26,413 | | | | 190 | 58,446 | 59,804 |
| 2011 | | 26 | 3,863 | 53,941 | 75,170 | | 45 | 5,919 | 67,353 | 103,833 | 52,571 |
| 2012 | 173,977 | 486 | 21,943 | 127,639 | 20,506 | | 1,618 | 36,425 | 153,999 | 80,133 | 141,756 |
| 2013 | 11 | 827 | 67,119 | 109,476 | 74,777 | 129 | 969 | 37,349 | 53,346 | 59,053 | 36,042 |
| 2014 | 26 | 2,471 | 157,113 | 114,633 | 63,741 | 170 | 6,462 | 94,671 | 62,235 | 52,527 | 71,522 |
| TOTAL | 174,014 | 3,810 | 250,038 | 405,741 | 260,607 | 299 | 9,094 | 174,364 | 337,123 | 353,992 | 361,695 |
| O.D. | | | | | | | | | | | 3,336 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 611,619 | 1,357,463 | 365,031 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -397,518 | -294,285 | 962 | |
| TOTAL LOSSES | 214,101 | 1,063,178 | 365,993 | |
| EXPECTED LOSSES | 789,493 | 825,289 | 275,007 | |
| CREDIBILITY | .04 | .12 | .27 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 87,246 | 433,243 | 149,141 | 669,630 |
| INDICATED (POST-TEST) | 110,890 | 550,652 | 189,558 | 851,100 |
| PRES. ON RATE LEVEL | 324,484 | 339,196 | 113,029 | 776,709 |
| DERIVED BY FORMULA | 315,940 | 364,571 | 133,692 | 814,203 |
| UNDERLYING PRES. RATE | 321,717 | 336,304 | 112,065 | 770,086 |
| PROPOSED | 315,939 | 364,571 | 133,692 | 814,202 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 776.015 |
|------------|--------|--------|---------|---------|-----------------|---------|
| IND. RATES | | | | 776.02 | MINIMUM PREMIUM | |
| MAN. RATES | 810.32 | 719.89 | 763.52 | +776.02 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 6,049,533 | 6,904,745 | 1.141 | 5 | | 8 | 20 | 93 | 126 | |
| 2011 | 6,064,151 | 7,343,187 | 1.210 | 2 | | 9 | 26 | 108 | 145 | |
| 2012 | 6,950,617 | 9,699,040 | 1.395 | 4 | | 10 | 27 | 125 | 166 | |
| 2013 | 9,560,299 | 14,502,570 | 1.516 | 7 | 1 | 10 | 29 | 153 | 200 | |
| 2014 | 9,658,732 | 12,509,268 | 1.295 | 4 | | 4 | 15 | 160 | 179 | |
| TOTAL | 38,283,332 | 50,958,810 | 1.331 | 18 | 1 | 41 | 117 | 639 | 816 | |
| O.D. | | 33,639 | | | | | | 1 | 1 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|------------------|------------------|------------------|---------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 445,182 | | 1,696,271 | 270,826 | 1,076,246 | 22,509 | | 600,873 | 261,120 | 1,671,511 | 860,207 |
| 2011 | 485,678 | | 1,823,299 | 564,735 | 746,003 | | | 461,691 | 1,199,199 | 1,165,568 | 897,014 |
| 2012 | 557,502 | | 2,101,674 | 1,079,775 | 1,190,860 | 13,857 | | 1,020,890 | 828,517 | 1,741,143 | 1,164,822 |
| 2013 | 1,882,048 | 834,054 | 2,071,236 | 1,119,528 | 1,234,892 | 6,868 | 1,500,000 | 1,187,628 | 1,259,003 | 1,955,204 | 1,452,109 |
| 2014 | | | 1,204,421 | 681,669 | 1,236,235 | | | 5,668,228 | 569,539 | 1,704,596 | 1,444,580 |
| TOTAL | 3,370,410 | 834,054 | 8,896,901 | 3,716,533 | 5,484,236 | 43,234 | 1,500,000 | 8,939,310 | 4,117,378 | 8,238,022 | 5,818,732 |
| O.D. | | | | | 1,776 | | | | | 1,336 | 30,527 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 690,923 | | 2,328,980 | 379,156 | 1,582,083 | 73,559 | | 1,361,579 | 373,140 | 2,355,160 | 849,885 |
| 2011 | 675,703 | 17,460 | 2,472,807 | 764,149 | 1,098,437 | | 27,131 | 1,061,225 | 1,494,594 | 1,559,875 | 871,001 |
| 2012 | 673,679 | 26,654 | 2,986,121 | 1,439,696 | 1,578,670 | 58,427 | 51,664 | 2,304,404 | 1,067,004 | 2,094,532 | 1,149,679 |
| 2013 | 3,111,720 | 314,503 | 3,474,258 | 1,504,717 | 1,610,184 | 30,299 | 875,527 | 3,322,728 | 1,505,952 | 2,219,696 | 1,423,067 |
| 2014 | 737 | 42,489 | 2,384,265 | 1,281,178 | 1,301,386 | 5,263 | 238,445 | 2,683,804 | 949,786 | 1,368,803 | 1,424,356 |
| TOTAL | 5,152,762 | 401,106 | 13,646,431 | 5,368,896 | 7,170,760 | 167,548 | 1,192,767 | 10,733,740 | 5,390,476 | 9,598,066 | 5,717,988 |
| O.D. | | | 44 | 28 | 2,525 | | | 18 | 20 | 1,762 | 29,918 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 31,294,416 | 27,532,533 | 5,747,906 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -11,351,868 | -8,498,514 | 29,849 | |
| TOTAL LOSSES | 19,942,548 | 19,034,019 | 5,777,755 | |
| EXPECTED LOSSES | 23,237,983 | 24,616,183 | 6,967,565 | |
| CREDIBILITY | .39 | 1.00 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .521 | .497 | .151 | 1.169 |
| INDICATED (POST-TEST) | .662 | .632 | .192 | 1.486 |
| PRES. ON RATE LEVEL | .611 | .649 | .184 | 1.444 |
| DERIVED BY FORMULA | .631 | .632 | .192 | 1.455 |
| UNDERLYING PRES. RATE | .607 | .643 | .182 | 1.432 |
| PROPOSED | .631 | .632 | .192 | 1.455 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 1.39 | MINIMUM PREMIUM | |
| MAN. RATES | 1.30 | 1.34 | 1.42 | + 1.39 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 352,180 | 23,817,414 | 6.762 | 6 | 1 | 36 | 40 | 151 | 234 | |
| 2011 | 376,730 | 17,132,205 | 4.547 | 2 | | 27 | 64 | 125 | 218 | |
| 2012 | 383,035 | 18,435,506 | 4.813 | 1 | | 20 | 64 | 176 | 261 | |
| 2013 | 385,177 | 12,873,030 | 3.342 | 2 | | 14 | 40 | 164 | 220 | |
| 2014 | 416,110 | 14,091,201 | 3.386 | 1 | | 12 | 17 | 185 | 215 | |
| TOTAL | 1,913,232 | 86,349,356 | 4.513 | 12 | 1 | 109 | 225 | 801 | 1148 | |
| O.D. | | 19,383 | .001 | | | | 1 | 1 | 2 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|------------------|----------------|-------------------|------------------|-------------------|------------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 1,642,161 | 210,534 | 7,617,716 | 1,587,648 | 1,605,613 | 259,671 | 550,000 | 6,270,454 | 1,755,233 | 1,611,950 | 706,434 |
| 2011 | 733,320 | | 5,160,602 | 2,000,767 | 1,237,030 | 247,054 | | 4,027,918 | 1,563,540 | 1,270,189 | 891,785 |
| 2012 | 615,526 | | 4,199,253 | 2,046,583 | 2,622,950 | 500 | | 4,552,342 | 1,578,844 | 1,886,032 | 933,476 |
| 2013 | 199,481 | | 2,960,351 | 1,405,850 | 2,548,566 | 133,915 | | 969,909 | 776,744 | 2,932,998 | 945,216 |
| 2014 | 184,533 | | 2,143,204 | 987,263 | 2,063,877 | 1,549,716 | | 1,565,785 | 1,757,684 | 2,854,095 | 985,044 |
| TOTAL | 3,375,021 | 210,534 | 22,081,126 | 8,028,111 | 10,078,036 | 2,190,856 | 550,000 | 17,386,408 | 7,432,045 | 10,555,264 | 4,461,955 |
| O.D. | | | | 7,136 | 206 | | | | 6,446 | 194 | 5,401 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------------|----------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 2,548,634 | 279,881 | 9,942,007 | 2,222,704 | 2,360,250 | 848,605 | 899,986 | 9,879,010 | 2,508,228 | 2,271,239 | 697,957 |
| 2011 | 1,020,236 | 47,020 | 6,699,509 | 2,675,051 | 1,865,639 | 327,465 | 177,102 | 6,423,896 | 1,974,015 | 1,743,319 | 865,923 |
| 2012 | 744,177 | 50,647 | 5,642,207 | 2,748,066 | 3,440,978 | 36,163 | 130,989 | 6,048,990 | 1,992,465 | 2,353,320 | 921,341 |
| 2013 | 330,846 | 45,104 | 4,984,694 | 2,048,595 | 3,150,399 | 305,253 | 58,102 | 2,695,690 | 1,138,725 | 3,194,399 | 926,312 |
| 2014 | 198,104 | 93,762 | 4,941,507 | 2,130,939 | 2,284,997 | 992,931 | 397,949 | 4,699,888 | 1,995,344 | 2,341,541 | 971,253 |
| TOTAL | 4,841,997 | 516,414 | 32,209,924 | 11,825,355 | 13,102,263 | 2,510,417 | 1,664,128 | 29,747,474 | 9,608,777 | 11,903,818 | 4,382,786 |
| O.D. | | 51 | 4,146 | 7,823 | 719 | 14 | 104 | 3,854 | 6,175 | 578 | 5,314 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 71,498,523 | 46,455,508 | 4,388,100 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -29,411,612 | -12,993,473 | 21,325 | | | |
| TOTAL LOSSES | 42,086,911 | 33,462,035 | 4,409,425 | | | |
| EXPECTED LOSSES | 59,348,458 | 36,982,774 | 5,548,373 | | | |
| CREDIBILITY | .22 | .65 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | 2.200 | 1.749 | .230 | 4.179 | | |
| INDICATED (POST-TEST) | 2.796 | 2.223 | .292 | 5.311 | | |
| PRES. ON RATE LEVEL | 3.129 | 1.950 | .292 | 5.371 | | |
| DERIVED BY FORMULA | 3.056 | 2.127 | .292 | 5.475 | | |
| UNDERLYING PRES. RATE | 3.102 | 1.933 | .290 | 5.325 | | |
| PROPOSED | 2.998 | 2.087 | .286 | 5.371 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.119 |
| IND. RATES | | | | 5.12 | MINIMUM PREMIUM | |
| MAN. RATES | 5.58 | 4.98 | 5.28 | + 5.12 | PRESENT | |

+PROPOSED

| MANUAL YEAR | TEAMS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|----------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 10 | | | | | | | | | |
| 2011 | 8 | 300 | 37.500 | | | | | | | |
| 2012 | 8 | | | | | | | | | |
| 2013 | 8 | | | | | | | | | |
| 2014 | 6 | 3,361 | 560.166 | | | | | | | |
| TOTAL | 40 | 3,661 | 91.525 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 300 |
| 2014 | | | | | | | | | | | 3,361 |
| TOTAL | | | | | | | | | | | 3,661 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 291 |
| 2014 | | | | | | | | | | | 3,314 |
| TOTAL | | | | | | | | | | | 3,605 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | | | 3,605 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -6,281 | -4,847 | 16 | |
| TOTAL LOSSES | | | 3,621 | |
| EXPECTED LOSSES | 12,234 | 13,380 | 5,191 | |
| CREDIBILITY | .00 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | 90.525 | 90.525 |
| INDICATED (POST-TEST) | .000 | .000 | 115.057 | 115.057 |
| PRES. ON RATE LEVEL | 308.450 | 337.359 | 130.900 | 776.709 |
| DERIVED BY FORMULA | 308.450 | 333.985 | 130.583 | 773.018 |
| UNDERLYING PRES. RATE | 305.820 | 334.482 | 129.784 | 770.086 |
| PROPOSED | 308.450 | 333.985 | 130.583 | 773.018 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 736.763 |
|------------|--------|--------|---------|---------|-----------------|---------|
| IND. RATES | | | | 736.76 | MINIMUM PREMIUM | |
| MAN. RATES | 810.32 | 719.89 | 763.52 | +736.76 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 117,154 | 1,066,296 | .910 | | | 117,154 | | | 2 | 7 | 10 | 19 |
| 2011 | 119,699 | 191,966 | .160 | | | 119,699 | | | | | 7 | 7 |
| 2012 | 122,165 | 1,028,284 | .841 | | | 122,165 | | 2 | | 1 | 5 | 8 |
| 2013 | 124,322 | 380,787 | .306 | | | 124,322 | | | | 1 | 11 | 12 |
| 2014 | 129,583 | 337,065 | .260 | | | 129,583 | | | | 1 | 8 | 9 |
| TOTAL | 612,923 | 3,004,398 | .490 | | | 612,923 | | | 4 | 10 | 41 | 55 |

REPORTED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 333,440 | 241,175 | 66,935 | | | 155,597 | 147,925 | 65,788 | 55,436 |
| 2011 | | | | | 17,099 | | | | | 68,320 | 106,547 |
| 2012 | | | 378,871 | 50,438 | 12,783 | | | 399,130 | 63,951 | 34,867 | 88,244 |
| 2013 | | | | 9,799 | 150,627 | | | | 6,239 | 151,781 | 62,341 |
| 2014 | | | | 15,569 | 100,921 | | | | 4,259 | 181,302 | 35,014 |
| TOTAL | | | 712,311 | 316,981 | 348,365 | | | 554,727 | 222,374 | 502,058 | 347,582 |

TRANSLATED LOSSES

| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
|--------------|------------|--------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 457,813 | 337,646 | 98,393 | | | 352,583 | 211,385 | 92,695 | 54,771 |
| 2011 | | 6 | 432 | 270 | 24,312 | | 38 | 983 | 1,037 | 90,099 | 103,457 |
| 2012 | 90 | 3,869 | 491,670 | 71,068 | 32,014 | 4,862 | 16,322 | 800,866 | 88,816 | 56,997 | 87,097 |
| 2013 | 7 | 583 | 42,983 | 31,975 | 167,759 | 93 | 629 | 26,967 | 22,772 | 159,753 | 61,094 |
| 2014 | 16 | 1,753 | 103,556 | 64,998 | 94,508 | 147 | 3,666 | 85,980 | 55,904 | 130,783 | 34,524 |
| TOTAL | 113 | 6,211 | 1,096,454 | 505,957 | 416,986 | 5,102 | 20,655 | 1,267,379 | 379,914 | 530,327 | 340,943 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 2,395,914 | 1,833,184 | 340,943 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -1,121,874 | -740,709 | 1,531 | | | |
| TOTAL LOSSES | 1,274,040 | 1,092,475 | 342,474 | | | |
| EXPECTED LOSSES | 2,255,556 | 2,102,326 | 404,530 | | | |
| CREDIBILITY | .10 | .30 | .47 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .208 | .178 | .056 | .442 | | |
| INDICATED (POST-TEST) | .264 | .226 | .071 | .561 | | |
| PRES. ON RATE LEVEL | .371 | .346 | .067 | .784 | | |
| DERIVED BY FORMULA | .360 | .310 | .069 | .739 | | |
| UNDERLYING PRES. RATE | .368 | .343 | .066 | .777 | | |
| PROPOSED | .360 | .310 | .069 | .739 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | .704 |
| IND. RATES | | | | .70 | MINIMUM PREMIUM | |
| MAN. RATES | .80 | .73 | .77 | + .70 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 31,771 | 1,073,324 | 3.378 | | | 1 | 3 | 22 | 26 |
| 2011 | 32,336 | 1,866,084 | 5.770 | | | 3 | 6 | 19 | 28 |
| 2012 | 32,557 | 748,345 | 2.298 | | | 1 | 10 | 10 | 21 |
| 2013 | 37,729 | 1,069,533 | 2.834 | | | 1 | 5 | 11 | 17 |
| 2014 | 44,783 | 933,848 | 2.085 | | | | 3 | 25 | 28 |
| TOTAL | 179,176 | 5,691,134 | 3.176 | | | 6 | 27 | 87 | 120 |
| O.D. | | 305 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 149,890 | 283,834 | 80,860 | | | 68,665 | 156,364 | 238,151 | 95,560 |
| 2011 | | | 471,649 | 196,080 | 210,622 | | | 189,598 | 414,495 | 156,734 | 226,906 |
| 2012 | | | 227,377 | 113,382 | 52,821 | | | 131,857 | 95,796 | 47,927 | 79,185 |
| 2013 | | | 182,000 | 123,711 | 248,459 | | | 125,000 | 69,792 | 248,103 | 72,468 |
| 2014 | | | 51,809 | 308,053 | | | | | 52,893 | 392,434 | 128,659 |
| TOTAL | | | 1,030,916 | 768,816 | 900,815 | | | 515,120 | 789,340 | 1,083,349 | 602,778 |
| O.D. | | | | | | | | | | | 305 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 205,799 | 397,367 | 118,865 | | | 155,595 | 223,443 | 335,556 | 94,413 |
| 2011 | | 4,536 | 643,227 | 263,506 | 309,737 | | 10,937 | 424,233 | 513,216 | 215,030 | 220,326 |
| 2012 | 54 | 2,771 | 315,702 | 147,343 | 77,132 | 1,607 | 6,298 | 285,081 | 116,081 | 63,826 | 78,156 |
| 2013 | 76 | 3,337 | 350,074 | 179,290 | 298,216 | 1,491 | 6,558 | 309,762 | 103,560 | 273,267 | 71,019 |
| 2014 | 53 | 5,423 | 320,795 | 202,072 | 289,118 | 394 | 11,211 | 227,112 | 148,095 | 287,838 | 126,858 |
| TOTAL | 183 | 16,067 | 1,835,597 | 1,189,578 | 1,093,068 | 3,492 | 35,004 | 1,401,783 | 1,104,395 | 1,175,517 | 590,772 |
| O.D. | | | | | | | | | | | 299 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,292,126 | 4,562,558 | 591,071 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -1,619,923 | -1,005,991 | 2,283 | |
| TOTAL LOSSES | 1,672,203 | 3,556,567 | 593,354 | |
| EXPECTED LOSSES | 3,295,046 | 2,899,067 | 546,487 | |
| CREDIBILITY | .05 | .13 | .21 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .933 | 1.985 | .331 | 3.249 |
| INDICATED (POST-TEST) | 1.186 | 2.523 | .421 | 4.130 |
| PRES. ON RATE LEVEL | 1.855 | 1.632 | .307 | 3.794 |
| DERIVED BY FORMULA | 1.822 | 1.748 | .331 | 3.901 |
| UNDERLYING PRES. RATE | 1.839 | 1.618 | .305 | 3.762 |
| PROPOSED | 1.822 | 1.748 | .331 | 3.901 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.718 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.72 | MINIMUM PREMIUM | |
| MAN. RATES | 3.79 | 3.52 | 3.73 | + 3.72 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 8,565 | 391,541 | 4.571 | | | 1 | 2 | 6 | 9 | |
| 2011 | 8,244 | 285,934 | 3.468 | | | | | 3 | 3 | |
| 2012 | 8,606 | 87,823 | 1.020 | | | | | 4 | 4 | |
| 2013 | 9,181 | 107,569 | 1.171 | | | | 1 | 6 | 7 | |
| 2014 | 9,468 | 264,666 | 2.795 | | | | | 6 | 6 | |
| TOTAL | 44,064 | 1,137,533 | 2.582 | | | 1 | 3 | 25 | 29 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|---------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 168,462 | 89,285 | 22,372 | | | 23,108 | 30,374 | 37,773 | 20,167 |
| 2011 | | | | | 92,971 | | | | | 68,015 | 124,948 |
| 2012 | | | | | 18,138 | | | | | 41,000 | 28,685 |
| 2013 | | | | 14,180 | 22,257 | | | | 6,847 | 42,866 | 21,419 |
| 2014 | | | | | 47,049 | | | | | 165,750 | 51,867 |
| TOTAL | | | 168,462 | 103,465 | 202,787 | | | 23,108 | 37,221 | 355,404 | 247,086 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 231,298 | 124,999 | 32,886 | | | 52,363 | 43,404 | 53,222 | 19,925 |
| 2011 | | 38 | 2,349 | 1,477 | 132,202 | | 42 | 982 | 1,032 | 89,697 | 121,325 |
| 2012 | | 21 | 1,590 | 998 | 22,325 | | 56 | 2,262 | 2,081 | 47,801 | 28,312 |
| 2013 | 2 | 175 | 13,437 | 18,491 | 25,730 | 33 | 257 | 10,591 | 11,260 | 45,465 | 20,991 |
| 2014 | 7 | 700 | 40,324 | 24,070 | 42,957 | 131 | 3,062 | 74,960 | 48,691 | 119,145 | 51,141 |
| TOTAL | 9 | 934 | 288,998 | 170,035 | 256,100 | 164 | 3,417 | 141,158 | 106,468 | 355,330 | 241,694 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 434,680 | 887,933 | 241,694 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -420,711 | -100,316 | 179 | |
| TOTAL LOSSES | 13,969 | 787,617 | 241,873 | |
| EXPECTED LOSSES | 845,587 | 285,095 | 47,149 | |
| CREDIBILITY | .02 | .05 | .08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .032 | 1.787 | .549 | 2.368 |
| INDICATED (POST-TEST) | .041 | 2.271 | .698 | 3.010 |
| PRES. ON RATE LEVEL | 1.938 | .653 | .108 | 2.699 |
| DERIVED BY FORMULA | 1.900 | .734 | .155 | 2.789 |
| UNDERLYING PRES. RATE | 1.919 | .647 | .107 | 2.673 |
| PROPOSED | 1.900 | .734 | .155 | 2.789 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 2.89 | MINIMUM PREMIUM | |
| MAN. RATES | 2.53 | 2.61 | 2.77 | + 2.89 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-------|----------|-----------|-----------|
| | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,776 | 151,260 | 1.723 | | | 8,776 | | | | | 2 | 2 |
| 2011 | 7,606 | 70,192 | .922 | | | 7,606 | | | | 1 | 3 | 4 |
| 2012 | 6,141 | 208,282 | 3.391 | | | 6,141 | | | 1 | | | 1 |
| 2013 | 6,975 | 189,752 | 2.720 | | | 6,975 | | | | | 5 | 5 |
| 2014 | 7,314 | 33,244 | .454 | | | 7,314 | | | | | 1 | 1 |
| TOTAL | 36,812 | 652,730 | 1.773 | | | 36,812 | | | | 2 | 11 | 13 |
| O.D. | | 712 | .001 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 46,182 | | | | | 76,113 | 28,965 |
| 2011 | | | | 5,808 | 10,245 | | | | 11,999 | 18,084 | 24,056 |
| 2012 | | | | 19,272 | | | | | 179,850 | | 9,160 |
| 2013 | | | | | 55,648 | | | | | 117,169 | 16,935 |
| 2014 | | | | | 2,500 | | | | | 20,000 | 10,744 |
| TOTAL | | | | 25,080 | 114,575 | | | | 191,849 | 231,366 | 89,860 |
| O.D. | | | | | | | | | | | 712 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|------------|---------------|---------------|----------------|-----------|--------------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 67,888 | | | | | 107,243 | 28,617 |
| 2011 | | 6 | 622 | 7,779 | 14,628 | | 12 | 1,328 | 14,998 | 24,004 | 23,358 |
| 2012 | | 90 | 3,865 | 23,699 | 542 | | 2,084 | 44,562 | 204,488 | 6,144 | 9,041 |
| 2013 | 2 | 192 | 13,862 | 7,899 | 61,708 | 59 | 411 | 18,009 | 13,004 | 122,994 | 16,596 |
| 2014 | | 39 | 2,144 | 1,279 | 2,282 | 16 | 372 | 9,043 | 5,874 | 14,376 | 10,594 |
| TOTAL | 2 | 327 | 20,493 | 40,656 | 147,048 | 75 | 2,879 | 72,942 | 238,364 | 274,761 | 88,206 |
| O.D. | | | | | | | | | | | 703 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 96,718 | 700,829 | 88,909 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -699,018 | -219,467 | 282 | |
| TOTAL LOSSES | | 481,362 | 89,191 | |
| EXPECTED LOSSES | 1,374,561 | 615,128 | 78,410 | |
| CREDIBILITY | .02 | .05 | .07 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 1.308 | .242 | 1.550 |
| INDICATED (POST-TEST) | .000 | 1.662 | .308 | 1.970 |
| PRES. ON RATE LEVEL | 3.766 | 1.685 | .215 | 5.666 |
| DERIVED BY FORMULA | 3.691 | 1.684 | .222 | 5.597 |
| UNDERLYING PRES. RATE | 3.734 | 1.671 | .213 | 5.618 |
| PROPOSED | 3.691 | 1.684 | .222 | 5.597 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 5.334 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 5.33 | MINIMUM PREMIUM | |
| MAN. RATES | 5.92 | 5.25 | 5.57 | + 5.33 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 308,051 | 6,770,387 | 2.197 | | | 12 | 42 | 90 | 144 |
| 2011 | 293,906 | 4,401,716 | 1.497 | | | 7 | 43 | 88 | 138 |
| 2012 | 320,739 | 3,144,846 | .980 | | | 5 | 37 | 78 | 120 |
| 2013 | 372,139 | 4,403,865 | 1.183 | | | 8 | 40 | 81 | 129 |
| 2014 | 408,155 | 5,730,496 | 1.403 | | | 4 | 2 | 165 | 171 |
| TOTAL | 1,702,990 | 24,451,310 | 1.436 | | | 36 | 164 | 502 | 702 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,783,942 | 1,080,744 | 427,319 | | | 1,152,954 | 887,933 | 363,230 | 74,265 |
| 2011 | | | 1,369,998 | 810,451 | 536,200 | | | 533,143 | 628,503 | 395,157 | 128,264 |
| 2012 | | | 898,687 | 617,616 | 412,173 | | | 228,223 | 563,945 | 320,410 | 103,792 |
| 2013 | | | 1,753,277 | 673,338 | 563,180 | | | 346,114 | 497,262 | 453,533 | 117,161 |
| 2014 | | | 703,286 | 164,200 | 2,277,047 | | | 152,967 | 31,926 | 2,230,139 | 170,931 |
| TOTAL | | | 7,509,190 | 3,346,349 | 4,215,919 | | | 2,413,401 | 2,609,569 | 3,762,469 | 594,413 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,502,739 | 1,513,038 | 628,156 | | | 2,080,008 | 1,268,854 | 511,788 | 73,374 |
| 2011 | | 13,189 | 1,881,542 | 1,080,090 | 794,642 | | 30,705 | 1,144,536 | 783,463 | 537,561 | 124,544 |
| 2012 | 213 | 11,999 | 1,299,626 | 801,994 | 559,984 | 2,786 | 15,813 | 605,220 | 665,650 | 400,927 | 102,443 |
| 2013 | 609 | 22,381 | 2,627,784 | 906,722 | 804,777 | 4,657 | 22,083 | 999,364 | 549,431 | 532,330 | 114,818 |
| 2014 | 914 | 52,461 | 2,845,073 | 1,384,380 | 2,189,611 | 2,325 | 72,904 | 1,285,264 | 692,089 | 1,621,099 | 168,538 |
| TOTAL | 1,736 | 100,030 | 12,156,764 | 5,686,224 | 4,977,170 | 9,768 | 141,505 | 6,114,392 | 3,959,487 | 3,603,705 | 583,717 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 18,524,195 | 18,226,586 | 583,717 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -5,454,230 | -4,605,080 | 2,439 | | | |
| TOTAL LOSSES | 13,069,965 | 13,621,506 | 586,156 | | | |
| EXPECTED LOSSES | 11,069,437 | 13,232,232 | 596,047 | | | |
| CREDIBILITY | .20 | .60 | .93 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .767 | .800 | .034 | 1.601 | | |
| INDICATED (POST-TEST) | .975 | 1.017 | .043 | 2.035 | | |
| PRES. ON RATE LEVEL | .656 | .784 | .035 | 1.475 | | |
| DERIVED BY FORMULA | .720 | .924 | .042 | 1.686 | | |
| UNDERLYING PRES. RATE | .650 | .777 | .035 | 1.462 | | |
| PROPOSED | .720 | .924 | .042 | 1.686 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.606 |
| IND. RATES | | | | 1.61 | MINIMUM PREMIUM | |
| MAN. RATES | 1.56 | 1.37 | 1.45 | + 1.61 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,625 | 1,134 | .069 | | | | | | | |
| 2011 | 1,577 | 708 | .044 | | | | | | | |
| 2012 | 1,586 | 972 | .061 | | | | | | | |
| 2013 | 1,811 | | | | | | | | | |
| 2014 | 3,087 | | | | | | | | | |
| TOTAL | 9,686 | 2,814 | .029 | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,134 |
| 2011 | | | | | | | | | | | 708 |
| 2012 | | | | | | | | | | | 972 |
| TOTAL | | | | | | | | | | | 2,814 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,120 |
| 2011 | | | | | | | | | | | 687 |
| 2012 | | | | | | | | | | | 959 |
| TOTAL | | | | | | | | | | | 2,766 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | 2,766 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -13,586 | -5,994 | 19 | |
| TOTAL LOSSES | | | 2,785 | |
| EXPECTED LOSSES | 28,186 | 17,725 | 3,874 | |
| CREDIBILITY | .01 | .02 | .03 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .029 | .029 |
| INDICATED (POST-TEST) | .000 | .000 | .037 | .037 |
| PRES. ON RATE LEVEL | .294 | .185 | .039 | .518 |
| DERIVED BY FORMULA | .291 | .181 | .039 | .511 |
| UNDERLYING PRES. RATE | .291 | .183 | .040 | .514 |
| PROPOSED | .291 | .181 | .039 | .511 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .49 | MINIMUM PREMIUM | |
| MAN. RATES | .57 | .48 | .51 | + .49 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 28,564 | 23,818 | .083 | | | | | | 1 | 1 |
| 2011 | 32,561 | 95,419 | .293 | | | | | | 3 | 3 |
| 2012 | 34,284 | 65,486 | .191 | | | | | | 2 | 2 |
| 2013 | 32,982 | 266,954 | .809 | | | | | 2 | | 2 |
| 2014 | 29,459 | 209,629 | .711 | | | | | | 3 | 3 |
| TOTAL | 157,850 | 661,306 | .419 | | | | | | 2 | 9 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,064 | | | | | 5,597 | 15,157 |
| 2011 | | | | | 7,838 | | | | | 51,810 | 35,771 |
| 2012 | | | | | 6,087 | | | | | 28,320 | 31,079 |
| 2013 | | | | 51,127 | | | | | 125,395 | | 90,432 |
| 2014 | | | | | 138,457 | | | | | 41,266 | 29,906 |
| TOTAL | | | | 51,127 | 155,446 | | | | 125,395 | 126,993 | 202,345 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|--------------|----------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,504 | | | | | 7,886 | 14,975 |
| 2011 | | 2 | 197 | 124 | 11,144 | | 32 | 748 | 785 | 68,327 | 34,734 |
| 2012 | | 6 | 534 | 335 | 7,493 | | 38 | 1,562 | 1,439 | 33,019 | 30,675 |
| 2013 | 5 | 333 | 28,453 | 55,291 | 3,786 | 259 | 1,981 | 73,242 | 119,032 | 8,555 | 88,623 |
| 2014 | 20 | 2,052 | 118,668 | 70,834 | 126,419 | 33 | 764 | 18,662 | 12,123 | 29,658 | 29,487 |
| TOTAL | 25 | 2,393 | 147,852 | 126,584 | 153,346 | 292 | 2,815 | 94,214 | 133,379 | 147,445 | 198,494 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 247,591 | 560,754 | 198,494 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -299,561 | -105,314 | 316 | |
| TOTAL LOSSES | | 455,440 | 198,810 | |
| EXPECTED LOSSES | 601,408 | 296,758 | 88,396 | |
| CREDIBILITY | .04 | .12 | .19 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .289 | .126 | .415 |
| INDICATED (POST-TEST) | .000 | .367 | .160 | .527 |
| PRES. ON RATE LEVEL | .384 | .190 | .056 | .630 |
| DERIVED BY FORMULA | .369 | .211 | .076 | .656 |
| UNDERLYING PRES. RATE | .381 | .188 | .056 | .625 |
| PROPOSED | .354 | .203 | .073 | .630 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE |
|------------|--------|--------|---------|--------|-----------------|
| IND. RATES | | | | .60 | MINIMUM PREMIUM |
| MAN. RATES | .69 | .58 | .62 | + .60 | PRESENT |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 76,938 | 351,077 | .456 | | | | 2 | 8 | 10 | |
| 2011 | 76,366 | 443,564 | .580 | | | | 4 | 6 | 10 | |
| 2012 | 77,903 | 694,641 | .891 | | | 1 | 1 | 7 | 10 | |
| 2013 | 85,986 | 279,807 | .325 | 1 | | | | 8 | 10 | |
| 2014 | 91,796 | 223,439 | .243 | 2 | | | 2 | 1 | 3 | |
| TOTAL | 408,989 | 1,992,528 | .487 | 3 | | 1 | 9 | 30 | 43 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 42,030 | 185,201 | | | | 47,718 | 31,872 | 44,256 |
| 2011 | | | | 193,388 | 18,786 | | | | 131,956 | 29,056 | 70,378 |
| 2012 | 50,000 | | 201,361 | 6,447 | 179,686 | | | 28,964 | 4,317 | 114,295 | 109,571 |
| 2013 | 6,000 | | | | 93,839 | | | | | 121,436 | 58,532 |
| 2014 | | | | 130,431 | 3,956 | | | | 58,494 | 4,171 | 26,387 |
| TOTAL | 56,000 | | 201,361 | 372,296 | 481,468 | | | 28,964 | 242,485 | 300,830 | 309,124 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 58,842 | 272,246 | | | | 68,189 | 44,908 | 43,725 |
| 2011 | | 46 | 12,563 | 253,883 | 28,670 | | 22 | 12,142 | 162,359 | 40,031 | 68,337 |
| 2012 | 60,423 | 2,200 | 272,398 | 22,265 | 229,260 | 352 | 1,331 | 64,204 | 11,745 | 134,433 | 108,147 |
| 2013 | 9,920 | 333 | 23,380 | 13,317 | 104,056 | 62 | 428 | 18,653 | 13,487 | 127,471 | 57,361 |
| 2014 | 24 | 2,216 | 146,320 | 114,002 | 23,378 | 103 | 4,467 | 56,796 | 37,504 | 9,367 | 26,018 |
| TOTAL | 70,367 | 4,795 | 454,661 | 462,309 | 657,610 | 517 | 6,248 | 151,795 | 293,284 | 356,210 | 303,588 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 688,383 | 1,769,413 | 303,588 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -2,224,742 | -443,006 | 1,075 | | | |
| TOTAL LOSSES | | 1,326,407 | 304,663 | | | |
| EXPECTED LOSSES | 4,486,609 | 1,263,776 | 274,022 | | | |
| CREDIBILITY | .08 | .23 | .36 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | .324 | .074 | .398 | | |
| INDICATED (POST-TEST) | .000 | .412 | .094 | .506 | | |
| PRES. ON RATE LEVEL | 1.106 | .312 | .068 | 1.486 | | |
| DERIVED BY FORMULA | 1.018 | .335 | .077 | 1.430 | | |
| UNDERLYING PRES. RATE | 1.097 | .309 | .067 | 1.473 | | |
| PROPOSED | 1.018 | .335 | .077 | 1.430 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 1.362 |
| IND. RATES | | | | 1.36 | MINIMUM PREMIUM | |
| MAN. RATES | 1.62 | 1.38 | 1.46 | + 1.36 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 382,421 | 13,641,100 | 3.567 | | | 21 | 94 | 253 | 368 | |
| 2011 | 410,822 | 14,594,693 | 3.552 | 1 | | 29 | 86 | 224 | 340 | |
| 2012 | 407,962 | 9,739,915 | 2.387 | | | 15 | 83 | 134 | 232 | |
| 2013 | 431,233 | 9,199,982 | 2.133 | | | 6 | 104 | 137 | 247 | |
| 2014 | 448,865 | 6,587,600 | 1.467 | | | 2 | 4 | 250 | 256 | |
| TOTAL | 2,081,303 | 53,763,290 | 2.583 | 1 | | 73 | 371 | 998 | 1443 | |
| O.D. | | 207,995 | .009 | | | | 2 | 5 | 7 | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|---------------|---------|-------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,779,024 | 2,311,374 | 1,326,160 | | | 1,488,379 | 1,951,109 | 1,638,192 | 1,146,862 |
| 2011 | 37,719 | | 5,844,269 | 1,890,186 | 688,293 | | | 2,145,071 | 1,839,038 | 1,083,986 | 1,066,131 |
| 2012 | | | 2,552,238 | 1,814,874 | 649,284 | | | 1,475,007 | 1,544,827 | 896,874 | 806,811 |
| 2013 | | | 1,034,636 | 2,456,847 | 788,761 | | | 396,828 | 2,368,081 | 1,177,520 | 977,309 |
| 2014 | | | 295,273 | 276,775 | 2,082,756 | | | 141,489 | 92,964 | 2,777,172 | 921,171 |
| TOTAL | 37,719 | | 13,505,440 | 8,750,056 | 5,535,254 | | | 5,646,774 | 7,796,019 | 7,573,744 | 4,918,284 |
| O.D. | | | | 106,883 | 39,411 | | | | | 13,948 | 47,753 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|---------------|----------------|-------------------|-------------------|------------------|---------------|----------------|-------------------|-------------------|------------------|------------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 5,188,602 | 3,235,923 | 1,949,449 | | | 3,372,665 | 2,788,133 | 2,308,215 | 1,133,100 |
| 2011 | 52,476 | 55,282 | 7,888,104 | 2,527,234 | 1,100,194 | | 123,220 | 4,536,458 | 2,298,222 | 1,486,759 | 1,035,213 |
| 2012 | 613 | 33,620 | 3,657,373 | 2,323,753 | 950,424 | 17,979 | 76,504 | 3,326,241 | 1,854,936 | 1,150,773 | 796,322 |
| 2013 | 577 | 28,201 | 2,810,604 | 2,827,011 | 1,133,591 | 9,389 | 56,022 | 2,296,976 | 2,409,682 | 1,423,226 | 957,763 |
| 2014 | 553 | 42,063 | 2,387,911 | 1,336,076 | 1,979,564 | 2,808 | 85,295 | 1,571,400 | 889,364 | 2,019,845 | 908,275 |
| TOTAL | 54,219 | 159,166 | 21,932,594 | 12,249,997 | 7,113,222 | 30,176 | 341,041 | 15,103,740 | 10,240,337 | 8,388,818 | 4,830,673 |
| O.D. | | 47 | 5,795 | 146,439 | 51,784 | | 8 | 390 | 356 | 17,941 | 46,845 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 37,627,176 | 38,208,894 | 4,877,518 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -16,917,276 | -12,522,144 | 25,701 | | | |
| TOTAL LOSSES | 20,709,900 | 25,686,750 | 4,903,219 | | | |
| EXPECTED LOSSES | 34,091,744 | 35,611,094 | 6,701,796 | | | |
| CREDIBILITY | .23 | .68 | 1.00 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .995 | 1.234 | .236 | 2.465 | | |
| INDICATED (POST-TEST) | 1.265 | 1.568 | .300 | 3.133 | | |
| PRES. ON RATE LEVEL | 1.652 | 1.726 | .325 | 3.703 | | |
| DERIVED BY FORMULA | 1.563 | 1.619 | .300 | 3.482 | | |
| UNDERLYING PRES. RATE | 1.638 | 1.711 | .322 | 3.671 | | |
| PROPOSED | 1.563 | 1.619 | .300 | 3.482 | | |
| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | 3.318 |
| IND. RATES | | | | 3.32 | MINIMUM PREMIUM | |
| MAN. RATES | 3.85 | 3.43 | 3.64 | + 3.32 | PRESENT | |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|------|-----|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 308,051 | 138,743 | .045 | | | 1 | | | | 1 |
| 2011 | 293,906 | | | | | | | | | |
| 2012 | 320,739 | | | | | | | | | |
| 2013 | 372,008 | | | | | | | | | |
| 2014 | 408,024 | | | | | | | | | |
| TOTAL | 1,702,728 | 138,743 | .008 | | | 1 | | | | 1 |
| O.D. | | 701,788 | .041 | | | 2 | 7 | 8 | | 17 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|---------|---------|--------|---------|---------|--------|--------|--------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 119,999 | | | | | 14,453 | | | 4,291 |
| TOTAL | | | 119,999 | | | | | 14,453 | | | 4,291 |
| O.D. | | | 326,109 | 183,715 | 12,622 | | | 34,824 | 50,150 | 10,803 | 83,565 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|---------|---------|--------|---------|---------|--------|--------|--------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 164,759 | | | | | 32,750 | | | 4,240 |
| TOTAL | | | 164,759 | | | | | 32,750 | | | 4,240 |
| O.D. | | | 448,041 | 257,064 | 18,207 | | 2 | 79,457 | 70,719 | 14,875 | 82,211 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 725,009 | 360,865 | 86,451 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -2,139,437 | -290,371 | 626 | |
| TOTAL LOSSES | | 70,494 | 87,077 | |
| EXPECTED LOSSES | 4,341,955 | 834,337 | 153,247 | |
| CREDIBILITY | .20 | .60 | .93 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .004 | .005 | .009 |
| INDICATED (POST-TEST) | .000 | .005 | .006 | .011 |
| PRES. ON RATE LEVEL | .257 | .050 | .009 | .316 |
| DERIVED BY FORMULA | .206 | .023 | .006 | .235 |
| UNDERLYING PRES. RATE | .255 | .049 | .009 | .313 |
| PROPOSED | .206 | .023 | .006 | .235 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .24 | MINIMUM PREMIUM | |
| MAN. RATES | .33 | .29 | .31 | + .24 | PRESENT | |

+PROPOSED *LIMITED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,625 | | | | | | | | | |
| 2011 | 1,577 | | | | | | | | | |
| 2012 | 1,811 | | | | | | | | | |
| 2013 | 1,811 | | | | | | | | | |
| 2014 | 3,087 | | | | | | | | | |
| TOTAL | 9,911 | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,191 | -671 | 1 | |
| TOTAL LOSSES | | | 1 | |
| EXPECTED LOSSES | 8,723 | 1,981 | 297 | |
| CREDIBILITY | .01 | .02 | .03 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | .089 | .020 | .003 | .112 |
| DERIVED BY FORMULA | .088 | .020 | .003 | .111 |
| UNDERLYING PRES. RATE | .088 | .020 | .003 | .111 |
| PROPOSED | .088 | .020 | .003 | .111 |

| YEAR | 4-1-16 | 4-1-17 | 11-1-17 | 4-1-18 | IND. RATE | TOTAL |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | .11 | MINIMUM PREMIUM | .105 |
| MAN. RATES | .12 | .10 | .11 | + .11 | PRESENT | |

+PROPOSED

| MANUAL YEAR | SEATS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | | | | | NUMBER OF CASES | | | | | | |
|--------------|----------------|--------------------|---------------------|--|--|--|--|-----------------|---------|-------|-------|------|-----|--|
| | | | | | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,309 | | | | | | | | | | | | | |
| 2011 | 1,494 | | | | | | | | | | | | | |
| 2012 | 1,445 | | | | | | | | | | | | | |
| 2013 | 1,597 | | | | | | | | | | | | | |
| 2014 | 1,164 | | | | | | | | | | | | | |
| TOTAL | 7,009 | | | | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|--|--|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | | | |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|--|--|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -228,098 | -27,670 | 24 | |
| TOTAL LOSSES | | | 24 | |
| EXPECTED LOSSES | 453,460 | 77,287 | 6,939 | |
| CREDIBILITY | .03 | .02 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .003 | .003 |
| INDICATED (POST-TEST) | .000 | .000 | .004 | .004 |
| PRES. ON RATE LEVEL | 65.253 | 11.122 | .999 | 77.374 |
| DERIVED BY FORMULA | 63.295 | 10.900 | .979 | 75.174 |
| UNDERLYING PRES. RATE | 64.697 | 11.027 | .990 | 76.714 |
| PROPOSED | 63.295 | 10.900 | .979 | 75.174 |

| YEAR | 4-1-12 | 4-1-13 | 4-1-14 | 4-1-18 | IND. RATE | 71.648 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES | | | | 71.65 | MINIMUM PREMIUM | |
| MAN. RATES | 76.06 | 76.06 | 76.06 | + 71.65 | PRESENT | |

+PROPOSED